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ABSTRACT

To assist instructors in implementing Missouri's Vocational Instructional Management System into the Consumer Education semester course, this guide sets forth the competencies that were derived from the duties and tasks of the Missouri homemaker and identified and validated by home economics teachers and subject matter specialists. A minimum of two performance objectives per competency are provided. The objectives were developed and validated for the competency by instructors with expertise in the area of consumer education. For each competency one criterion-referenced test item is also provided. Competencies are presented in 14 duty areas: making informed choices; managing family income; meeting personal grooming and clothing needs; meeting transportation needs; meeting housing needs; furnishing and maintaining a home; arranging for professional services; conserving resources; obtaining financial assistance; planning for the future; recognizing the citizen's role in our economy; recognizing careers in consumer education; identifying types of small businesses; and developing leadership through Future Homemakers of America. A list of 15 resources is provided. (YLB)

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Performance Objectives and Criterion-Referenced Test Items

Consumer Education

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CONSUMER EDUCATION

PERFORMANCE OBJECTIVES AND CRITERION-REFERENCED TEST ITEMS

Produced by the Instructional Materials Laboratory
University of Missouri
Columbia, Missouri
October 1989

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FOREWORD

Future planning is a basic necessity in the world of education; we are continually seeking ways to improve the quality of education and training. We are dedicated to the process of helping administrators, educators, and students answer the needs of a constantly changing, fast-paced society.

The Vocational Instructional Management System (VIMS) has become Missouri's framework for competency-based instruction. It provides a practical framework that can help teachers and administrators manage the instructional process and evaluate their programs more efficiently to assure maximum productivity and accountability.

The Competency-Based Scope and Sequence for Vocational Home Economics Programs in Missouri, 1987, is a valuable tool in implementing VIMS into the home economics curriculum at the local level. It includes competencies for the Consumer Education semester course which were derived from the duties and tasks of the Missouri homemaker and identified and validated by home economics teachers and subject matter specialists.

To further assist home economics teachers in implementing VIMS into the Consumer Education semester course, a minimum of two performance objectives have been developed and validated for each competency by teachers with expertise in the area of consumer education. One criterion-referenced test item has been developed and validated for each performance objective. The development of performance objectives and criterion-referenced test items will facilitate the teacher's ability to recognize the student's mastery of competencies for Consumer Education.

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RESOURCES FOR CONSUMER EDUCATION
PERFORMANCE OBJECTIVES AND CRITERION-REFERENCED TEST ITEMS

A. Bylaws. Reston, VA: Future Homemakers of America, 1986.

B. Bylaws. Jefferson City, MO: Missouri Association Future Homemakers of America, Department of Elementary and Secondary Education.

C. Family Health and Home Nursing. Washington, DC: American Red Cross, 1979.

D. Handbook for Youth-Centered Leadership. Reston, VA: Future Homemakers of America, 1982.

E. Huber, Helen and others. Homemaker Home Health Aide. Albany, NY: Delmar Publishers, 1989.

F. Hutt, Roger H. Entrepreneurship Starting Your Own Business. Cincinnati, OH: Southwestern Publishing Company, 1988.

G. Journal of Home Economics. Vol 80. American Home Economics Association, Spring 1988.

H. Learn, Grow, Become. Stillwater, OK: State Department of Vocational and Technical Education, 1988.

I. Missouri Diet Manual. Missouri Division of Health and Missouri Division of Aging, 1981.

J. Nutrition and Food Management Guide, Volume I and II. Columbia, MO: Instructional Materials Laboratory, 1982 and 1984.

K. Occupational Outlook Handbook. U.S. Department of Labor, Bureau of Labor Statistics, April, 1986.

L. Power of One. Reston, VA: Future Homemakers of America, 1986.

M. Quilling, Joan and Christina Khojasteh. Consumer Education Guide. Columbia, MO: Instructional Materials Laboratory, 1987.

N. STAR Events Manual. Jefferson City, MO: Missouri Association Future Homemakers of America, Department of Elementary and Secondary Education, 1988.

O. Student Body. Reston, VA: Future Homemakers of America, 1985.

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 1 Use sources of consumer information

Performance Objective:

Given: Given the content outline; transparency master 1; and handouts 2, 3;

Task: the student recognizes sources of consumer information

Criteria: based on satisfactory completion of assignment sheets 2, 3, 4; job sheet 2; and/or test items.

Criterion-Referenced Test Item:

Which is **not** a consumer responsibility?

a. reporting defective merchandise to seller

b. reviewing information about a product before buying it

c. giving correct information on loan applications

d. * reporting product usage information to the government

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 1 Use sources of consumer information

Performance Objective:

Given: Given the content outline; transparency master 1; and handouts 2, 3;

Task: the student recognizes sources of consumer information

Criteria: based on satisfactory completion of assignment sheets 2, 3, 4; job sheet 2; and/or test items.

Criterion-Referenced Test Item:

Which is a federal agency providing consumer information?

a. * Office of Consumer Affairs

b. Federal Consumer Service Agency

c. Bureau of Insurance

d. U.S. Fraud Department

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	A	Making Informed Choices
Task:	1	Use sources of consumer information

Performance Objective:

Given:	Given the content outline; transparency master 1; and handouts 2, 3;
Task:	the student recognizes sources of consumer information
Criteria:	based on satisfactory completion of assignment sheets 2, 3, 4; job sheet 2; and/or test items.

Criterion-Referenced Test Item:

Which is a responsibility of the Consumer's Union?

a. helps consumers plan finances

b. helps consumers declare bankruptcy

c. * tests product quality

d. organizes special interest groups

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 1 Use sources of consumer information

Performance Objective:

Given: Given the content outline; transparency master 1; and handouts 2, 3;

Task: the student recognizes sources of consumer information

Criteria: based on satisfactory completion of assignment sheets 2, 3, 4; job sheet 2; and/or test items.

Criterion-Referenced Test Item:

Which is a telephone service that puts consumers in touch with producers?

a. * hotline

b. warning service

c. pay telephone

d. communication agency

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 1 Use sources of consumer information

Performance Objective:

Given: Given the content outline; transparency master 1; and handouts 2, 3;

Task: the student recognizes sources of consumer information

Criteria: based on satisfactory completion of assignment sheets 2, 3, 4; job sheet 2; and/or test items.

Criterion-Referenced Test Item:

Which is the person who uses quality information and sound decision making skills to select products?

a. producer

b. seller

c. buyer

d. * consumer

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 1 Use sources of consumer information

Performance Objective:

Given: Given the content outline; transparency master 1; and handouts 2, 3;

Task: the student recognizes sources of consumer information

Criteria: based on satisfactory completion of assignment sheets 2, 3, 4; job sheet 2; and/or test items.

Criterion-Referenced Test Item:

Which is a standard of quality used to evaluate meat or produce?

a. label

b. quantity

c. * grade

d. brand

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 1 Use sources of consumer information

Performance Objective:

Given: Given the content outline; transparency master 1; and handouts 2, 3;

Task: the student recognizes sources of consumer information

Criteria: based on satisfactory completion of assignment sheets 2, 3, 4; job sheet 2; and/or test items.

Performance Objective:

Which is a seal of approval?

a. * stamp or mark certifying product safety and quality

b. stages of consumer development

c. certificate recognizing appliance performance quality

d. tag attached to product indicating country of origin

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 1 Use sources of consumer information

Performance Objective:

Given: Given the content outline; transparency master 1; and handouts 2, 3;

Task: the student recognizes sources of consumer information

Criteria: based on satisfactory completion of assignment sheets 2, 3, 4; job sheet 2; and/or test items.

Criterion-Referenced Test Item:

Which is a customer responsibility?

a. misusing appliances

b. * acting in best interests of sellers, buyers, and users

c. making complaints to friends and neighbors about a product

d. failing to inform dealers of quality of their products

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 2 Evaluate advertising

Performance Objective:

Given: Given the content outline and transparency masters 2, 3,

Task: the student evaluates advertising

Criteria: based on satisfactory completion of job sheet 3 and/or test items.

Criterion-Referenced Test Item:

Which is the term for presenting product information that informs, praises, and encourages consumers to buy?

a. communicating

b. * advertising

c. orating

d. consuming

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 2 Evaluate advertising

Performance Objective:

Given: Given the content outline and transparency masters 2, 3, 4,

Task: the student evaluates advertising

Criteria: based on satisfactory completion of job sheet 3 and/or test items.

Criterion-Referenced Test Item:

Which form is used to remove a name from mailing lists?

a. survey

b. tax

c. * postal

d. license

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	A	Making Informed Choices
Task:	2	Evaluate advertising

Performance Objective:

Given: Given the content outline and transparency masters 2, 3, 4,

Task: the student evaluates advertising

Criteria: based on satisfactory completion of job sheet 3 and/or test items.

Criterion-Referenced Test Item:

Promoters are appealing to which personal ideal when products are advertised using the terms "exclusive or "designer"?

a. standards

b. * values

c. goals

d. desires

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 3 Evaluate mail order options

Performance Objective:

Given: Given the content outline,

Task: the student evaluates mail order options

Criteria: based on satisfactory completion of assignment sheet 5, job sheet 4, and/or test items.

Criterion-Referenced Test Item:

Which step is **not** commonly used by consumers, when ordering merchandise by mail?

a. * informing the dealer of dissatisfaction

b. keeping a copy of order for reference

c. using a check or money order as a record of purchase

d. checking over merchandise when received

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 3 Evaluate mail order options

Performance Objective:

Given: Given the content outline,

Task: the student evaluates mail order options

Criteria: based on satisfactory completion of assignment sheet 5, job sheet 4, and/or test items.

Criterion-Referenced Test Item:

Steve received some items through the mail that he didn't order. One company sent him a key chain; another company sent him a series of decorative stamps. Steve is now getting two bills each month claiming he owes money for the merchandise he received. Explain what he should do.

Possible Answers:

a. Steve doesn't need to take any action.

b. Items which he received but which were not ordered are treated as gifts by law.

c. Only charities may request donations for the merchandise.

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 4 Select service contracts and warranties

Performance Objective:

Given: Given the content outline and transparency master 5,

Task: the student evaluates service contracts and warranties

Criteria: based on satisfactory completion of assignment sheets 6, 7, and/or test items.

Criterion-Referenced Test Item:

Which would be the first step consumers should take to receive satisfaction on a warranty?

a. take the manufacturer to court

b. ask the mayor to write a letter about the problem

c. * contact the product manufacturer

d. implement a class action suit

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 4 Select service contracts and warranties

Performance Objective:

Given: Given the content outline and transparency master 6,

Task: the student evaluates service contracts and warranties

Criteria: based on satisfactory completion of assignment sheets 6, 8, and/or test items.

Criterion-Referenced Test Item:

Which is a criterion for signing contracts?

a. must be typewritten

b. contains blank spaces

c. contains unanswered questions

d. * read and understand

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 5 Use consumer protection laws/regulations

Performance Objective:

Given: Given the content outline,

Task: the student recognizes consumer protection laws

Criteria: based on satisfactory completion of assignment sheet 9 and/or test items.

Criterion-Referenced Test Item:

Which is true of consumer regulations?

a. serve no purpose

b. confuse consumers

c. * increase costs of goods and services

d. reduce the public debt

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 5 Use consumer protection laws/regulations

Performance Objective:

Given: Given the content outline,

Task: the student recognizes consumer protection laws

Criteria: based on satisfactory completion of assignment sheet 9 and/or test items.

Criterion-Referenced Test Item:

Match the purpose to the law that it represents.

Laws

__c__ 1. Pure Food and Drug Act

__a__ 2. Consumer Credit Protection Act

__e__ 3. Federal Trade Commission Act

__b__ 4. Consumer Product Safety Act

Purposes

a. helps compare credit terms

b. reduces consumer exposure to hazards

c. insures safe food supply

d. provides loans to needy consumers

e. helps to prevent unfair competition

CONSUMER EDUCATION

Competency:

Duty Area:	A	Making Informed Choices
Task:	5	Use consumer protection laws/regulations

Performance Objective:

Given: Given the content outline,

Task: the student recognizes consumer protection laws

Criteria: based on satisfactory completion of assignment sheet 9 and/or test items.

Criterion-Referenced Test Item:

Which protects consumers from unjust practices?

a. presidential decree

b. newspaper reports

c. * legislation

d. lawyers

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 5 Use consumer protection laws/regulations

Performance Objective:

Given: Given the content outline,

Task: the student recognizes consumer protection laws

Criteria: based on satisfactory completion of assignment sheet 9 and/or test items.

Criterion-Referenced Test Item:

Consumers are granted ________ that they receive just treatment.

a. * rights

b. obligations

c. costs

d. guidelines

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 6 Utilize governmental consumer protection provisions

Performance Objective:

Given: Given the content outline; transparency master 7; and handouts 2, 3;

Task: the student describes federal, state, and local consumer protection services

Criteria: based on satisfactory completion of assignment sheet 10, job sheet 2, and/or test items.

Criterion-Referenced Test Item:

Which national agency protects consumers from false or misleading advertising?

a. Better Business Bureau

b. State Attorney General's Office

c. * Federal Trade Commission

d. U.S. Department of Agriculture

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 6 Utilize governmental consumer protection provisions

Performance Objective:

Given: Given the content outline; transparency master 7; and handouts 2, 3,

Task: the student identifies federal, state, and local consumer protection services

Criteria: based on satisfactory completion of assignment sheet 10, job sheet 2, and/or test items.

Criterion-Referenced Test Item:

Match the agency to the service it provides.

		Services		Agencies
d	1.	establishes fuel economy standards	a.	Environmental Protection Agency
b	2.	develops voluntary grading standards	b.	U.S. Department of Agriculture
c	3.	develops product safety standards	c.	Consumer Product Safety Commission
a	4.	protects the land, air and water	d.	National Highway Traffic Safety Administration
			e.	Federal Information Center

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 6 Utilize governmental consumer protection provisions

Performance Objective:

Given: Given the content outline; transparency master 7; and handouts 2, 3;

Task: the student describes federal, state, and local consumer protection services

Criteria: based on satisfactory completion of assignment sheet 10, job sheet 2, and/or test items.

Criterion-Referenced Test Item:

Which is an example of a cease and desist order?

a. individuals are prevented from group participation

b. agencies are encouraged to participate in community activities

c. consumers are prevented from making bank deposits

d. * agencies are told to stop carrying out a specific activity

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 7 Recognize fraud and deception

Performance Objective:

Given: Given the content outline and transparency master 3,

Task: the student explores ways to avoid fraud

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is a way to avoid consumer deception?

a. accept the next higher priced item because the lower cost advertised item is unavailable

b. allow individuals into home because they want to inspect household wiring

c. sign a contract as soon as it is offered

d. * check a person's identification before answering personal questions on a survey form

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 7 Recognize fraud and deception

Performance Objective:

Given: Given the content outline and transparency master 3,

Task: the student recognizes fraud

Criteria: based on satisfactory completion of job sheet 5 and/or test items.

Criterion-Referenced Test Item:

Which describes a money making venture that has little or no return for the last few people who invest in it?

a. a mail order scheme

b. inaccurate labelling

c. unfair employment practices

d. * a pyramid scheme

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 7 Recognize fraud and deception

Performance Objective:

Given: Given the content outline and transparency master 3,

Task: the student recognizes fraud

Criteria: based on satisfactory completion of job sheet 5 and/or test items.

Criterion-Referenced Test Item:

Which is an example of fraud?

a. individuals are barred from group participation

b. agencies carry insurance on individuals

c. consumers choose appropriate goods and services

d. * individuals try to trick other individuals

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 8 Resolve consumer complaint

Performance Objective:

Given: Given the content outline and handouts 1, 4,

Task: the student resolves a consumer complaint

Criteria: based on satisfactory completion of assignment sheets 11, 12, and/or test items.

Criterion-Referenced Test Item:

Which will **not** help resolve a consumer complaint?

a. contact person selling the item

b. * talk to friends about dissatisfaction

c. identify problem

d. gather information to support claim

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: A Making Informed Choices

Task: 8 Resolve consumer complaint

Performance Objective:

Given: Given the content outline and handouts 1, 4,

Task: the student resolves a consumer complaint

Criteria: based on satisfactory completion of assignment sheets 11, 12, and/or test items.

Criterion-Referenced Test Item:

Which is the first step to take when a new appliance does not work properly?

a. contact others who have used the appliance

b. write a letter of complaint to the manufacturer

c. * read the instruction book to solve the problem

d. call the state consumer complaint hotline

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	B	Managing Family Income
Task:	1	Prepare family budget

Performance Objective:

Given: Given information presented in class,

Task: the student prepares a family budget

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Write "T" before the statement that is true and "F" before the statement that is false.

T 1. Leisure activities, cable television and cosmetics are considered flexible expenses.

F 2. Food and clothing are fixed expenses.

CONSUMER EDUCATION

Competency:

Duty Area: B Managing Family Income

Task: 1 Prepare family budget

Performance Objective:

Given: Given the content outline,

Task: the student prepares a family budget

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is the last step in preparing a family budget?

a. gathering information

b. determining total income

c. closing out savings accounts

d. * balancing income with expenses

(NOTE: * represents correct response)

Competency:

Duty Area: B Managing Family Income

Task: 1 Prepare family budget

Performance Objective:

Given: Given information presented in class,

Task: the student prepares a family budget

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is a flexible expense in a family budget?

a. rent

b. utilities

c. bank loans

d. * clothing

(NOTE: represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: B Managing Family Income

Task: 1 Prepare family budget

Performance Objective:

Given: Given information presented in class,

Task: the student prepares a family budget

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

After identifying fixed and flexible expenses, explain what a family must do to maintain a balanced budget.

Possible Answer:

Since fixed income is more difficult to adjust, a family must be careful to keep expenditures within affordable limits by considering how much income is available. While flexible expenses are necessary, they can be spread out over a convenient period of time by planning carefully. To maintain a balanced budget, family members must keep track of all expenses to insure that expenses don't exceed the income.

CONSUMER EDUCATION

Competency:

Duty Area: B Managing Family Income

Task: 2 Determine total income

Performance Objective:

Given: Given the content outline,

Task: the student prepares a budget

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is **not** a part of the total yearly income?

a. bonuses

b. interest

c. take-home pay

d. * insurance payments

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: B Managing Family Income

Task: 2 Determine total income

Performance Objective:

Given: Given the content outline,

Task: the student prepares a budget

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is the number of months that must be divided into the total annual income to determine monthly income?

a. seven months

b. * 12 months

c. 10 months

d. 24 months

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: B Managing Family Income

Task: 3 Determine total expenses

Performance Objective:

Given: Given the content outline,

Task: the student prepares a budget

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which category should be included in all budgets to insure the health and safety of the family?

a. fixed expenses

b. flexible expenses

c. leisure

d. * emergency

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: B Managing Family Income

Task: 3 Determine total expenses

Performance Objective:

Given: Given the content outline,

Task: the student prepares a budget

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Who should receive priority in calculating family budget expenditures?

a. children

b. adults

c. * all family members

d. aging grandparents

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	B	Managing Family Income
Task:	4	Balance income with expenses

Performance Objective:

Given: Given the content outline,

Task: the student prepares a budget

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is the greatest influence on the way people balance income with expenses?

a. * methods parents used

b. sound budget practices

c. recommendations from experts

d. textbook procedures

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: B Managing Family Income

Task: 4 Balance income with expenses

Performance Objective:

Given: Given the content outline,

Task: the student prepares a budget

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Jeff has overspent his budget this month by $300. He could not resist a stereo offer at a local store; he bought one without checking his bank balance. Should Jeff do anything about this situation? Explain.

Possible Answers:

a. Jeff should return the stereo and wait until he has sufficient funds to buy one.

b. If he does nothing, his bank will notify him of an overdraft.

c. He may receive a poor credit rating; later, when he wants to purchase items, retailers will not give him credit.

CONSUMER EDUCATION

Competency:

Duty Area: B Managing Family Income

Task: 5 Plan payment of bills

Performance Objective:

Given: Given the content outline,

Task: the student determines responsibilities for bill payment

Criteria: based on satisfactory completion of assignment sheet 3, job sheet 1, and/or test items.

Criterion-Referenced Test Item:

Betty and Jim are constantly bickering over how bills are paid in their family. Suggest three things they could do to reduce tensions when paying bills.

Possible Answers:

a. Decide who is going to take responsibility for paying the bills in their family.

b. Take turns paying the bills every other month.

c. Share the records they keep for paying bills with one another so each knows what the other is doing.

CONSUMER EDUCATION

Competency:

Duty Area: B Managing Family Income

Task: 5 Plan payment of bills

Performance Objective:

Given: Given the content outline,

Task: the student determines responsibilities for bill payment

Criteria: based on satisfactory completion of assignment sheet 3, job sheet 1, and/or test items.

Criterion-Referenced Test Item:

Each month the Mitchells receive the following bills:
a) house payment, b) car payment, c) utility bills, and d) charge card expenses. Explain how they should plan to pay for these expenses. Your answer should include reference to personal responsibility for bill payment, timing of bill payments, sources of funds for bill payment, and remaining within budget.

Possible Answer:

The Mitchells should decide who is going to be responsible for paying each bill, when each bill must be paid, from which account each bill will be paid, and whether these bills are going over budget or staying within the budget. If their bills exceed the budget, they may have to work out a plan with a retailer for late bill payment or cut expenses in one category, such as charge card expenses which are flexible expenses.

CONSUMER EDUCATION

Competency:

Duty Area: B Managing Family Income

Task: 6 Pay bills on periodic basis

Performance Objective:

Given: Given the content outline,

Task: the student determines responsibilities for periodic bill payments

Criteria: based on satisfactory completion of assignment sheet 3, job sheet 1, and/or test items.

Criterion-Referenced Test Item:

When should monthly bills be paid?

a. when they arrive

b. * before the due date

c. when its convenient

d. when an overdue notice comes

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: B Managing Family Income

Task: 6 Pay bills on periodic basis

Performance Objective:

Given: Given the content outline,

Task: the student determines responsibilities for periodic bill payments

Criteria: based on satisfactory completion of assignment sheet 3, job sheet 1, and/or test items.

Criterion-Referenced Test Item:

Jeff has been overspending. As a result, he is receiving more and more bills each month. Some bills are for monthly expenses, others are reissued bills which were previously unpaid. What steps should Jeff take?

Possible Answers:

a. Jeff needs to reduce his spending. He may want to consult a financial advisor.

b. He can set up a plan with the retailers to pay off small portions of recurring bills. Eventually all bills will be paid and he can improve his credit rating.

CONSUMER EDUCATION

Competency:

Duty Area: B Managing Family Income

Task: 7 Reconcile bank statement

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates ability to record expenses and deposits and to compute checking balance

Criteria: based on satisfactory completion of job sheet 2 and/or test items.

Criterion-Referenced Test Item:

Which is involved in reconciling a bank statement?

a. * analyzing and comparing personal check records with the bank's statement

b. subtracting personal checking account total from the bank's total

c. paying bills on time

d. computing profit and loss to assess income level

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	B	Managing Family Income
Task:	7	Reconcile bank statement

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates ability to record expenses and deposits and to compute checking balance

Criteria: based on satisfactory completion of job sheet 2 and/or test items.

Criterion-Referenced Test Item:

After reconciling her bank statement, Judy discovered that she had more money in her checking account than she expected. She decided to spend the extra on a new computer disk that she had been wanting. Is Judy taking appropriate action with regard to her household budget? Include a reason she might be able to purchase the disk and a reason she should be more cautious about buying the disk.

Possible Answers:

a. If she has been setting aside money in ber budget to buy the disk, and now has enough to purchase it, she may want to go ahead and buy it.

b. Making a spur of the moment judgement, without checking budgeting priorities, could cause Judy to make a wrong decision.

CONSUMER EDUCATION

Competency:

Duty Area: B Managing Family Income

Task: 8 Set up record-keeping system

Performance Objective:

Given: Given the content outline and handout 1,

Task: the student plans a record-keeping system for important personal and family records

Criteria: based on satisfactory completion of assignment sheet 5 and/or test items.

Criterion-Referenced Test Item:

Which is the safest place to keep birth certificates, wills, and a household record-keeping system?

a. closet

b. basement

c. * safe deposit box

d. under the mattress

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: B Managing Family Income

Task: 8 Set up record-keeping system

Performance Objective:

Given: Given the content outline and handout 1,

Task: the student plans a record-keeping system for important personal and family records

Criteria: based on satisfactory completion of assignment sheet 5 and/or test items.

Criterion-Referenced Test Item:

Recently, Jeff's credit card was stolen. He was unsure what information he should have about the card. When the police questioned him, Jeff was at a loss to answer their questions. List three types of information Jeff should have had in order to deal with this situation.

Possible Answers:

a. Credit card account number

b. Company address

c. Company telephone number

CONSUMER EDUCATION

Competency:

Duty Area:	B	Managing Family Income
Task:	9	Set up system for filing household records

Performance Objective:

Given: Given the content outline,

Task: the student plans a household records file

Criteria: based on satisfactory completion of assignment sheet 5 and/or test items.

Criterion-Referenced Test Item:

Which is a filing system that includes a major folder with subcategories organized alphabetically within that folder?

a. numerical

b. * subject

c. reading

d. alphabetical

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	B	Managing Family Income
Task:	9	Set up system for filing household records

Performance Objective:

Given: Given the content outline,

Task: the student plans a household records file

Criteria: based on satisfactory completion of assignment sheet 5 and/or test items.

Criterion-Referenced Test Item:

Jeff and Mary have gradually accumulated a number of important papers, including insurance policies, cancelled checks, warranties, and investment statements. They cannot decide how to organize these papers so that they can find them easily. How should they deal with these materials? Discuss a filing system as well as a way to keep the papers secure.

Possible Answer:

Jeff and Mary should set up a workable filing system. They might use an alphabetical file with the first letter on the file folder as the organizer for the file. This system is workable for a large number of materials. They need to secure the file in a fireproof cabinet or safe.

CONSUMER EDUCATION

Competency:

Duty Area: C Meeting Personal Grooming and Clothing Needs

Task: 1 Select health and personal grooming supplies

Performance Objective:

Given: Given the content outline and transparency masters 4, 5,

Task: the student demonstrates ability to select personal grooming products

Criteria: based on satisfactory completion of assignment sheets 2, 4; job sheets 1, 2; and/or test items.

Criterion-Referenced Test Item:

Jody read an ad for a product guaranteed to help lose weight. The ad claimed the product to be so revolutionary that few know about it. It was being introduced to the public for the first time. Also included in the ad were testimonials from satisfied customers. Jody felt this would be a good product for her. One hundred pills cost $19.95; dosage is four pills per day. Discuss the reason(s) that Jody should or should not purchase this product.

Possible Answers:

a. Products must be tested by the Food and Drug Administration. If so, more people would know about the product and information would be provided about product safety.

b. Any food-based product for consumers should be tested. Why is this product just being introduced? Did the retailer neglect to have the product analyzed?

c. Testimonials can be bought. Are the testimonials legitimate? Often this tactic is used to encourage others to buy.

d. With the number of pills she must take, Jody would be buying a new bottle of pills each month. This could get to be a very expensive part of her budget.

CONSUMER EDUCATION

Competency:

Duty Area:	C	Meeting Personal Grooming and Clothing Needs
Task:	1	Select health and personal grooming supplies

Performance Objective:

Given:	Given the content outline and transparency masters 1, 2, 3,
Task:	the student demonstrates ability to select health care products
Criteria:	based on satisfactory completion of assignment sheets 2, 3; job sheet 1; and/or test items.

Criterion-Referenced Test Item:

Which is true concerning prescription drugs?

a. * obtained under a doctor's supervision

b. come in similar dosages

c. available over the counter

d. take until feeling better

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: C Meeting Personal Grooming and Clothing Needs

Task: 2 Select clothing

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates ability to select women's, men's, and children's clothing

Criteria: based on satisfactory completion of job sheets 3, 4, 5, and/or test items.

Criterion-Referenced Test Item:

What is a standard of durable clothing?

a. usually less expensive

b. easier to clean

c. * more costly

d. worn for a short time

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: C Meeting Personal Grooming and Clothing Needs

Task: 2 Select clothing

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates ability to select women's, men's, and children's clothing

Criteria: based on satisfactory completion of job sheets 3, 4, 5, and/or test items.

Criterion-Referenced Test Item:

What is a standard of quality of clothing?

a. * reinforced buttonholes

b. loosely stitched seams

c. uneven hemlines

d. narrow seam allowances

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	C	Meeting Personal Grooming and Clothing Needs
Task:	3	Select women's clothing

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates ability to select women's clothing

Criteria: based on satisfactory completion of job sheets 3, 4, 5, and/or test items.

Criterion-Referenced Test Item:

Which is a color normally associated with classic clothing?

a. yellow

b. green

c. purple

d. * gray

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: C Meeting Personal Grooming and Clothing Needs

Task: 3 Select women's clothing

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates ability to select women's clothing

Criteria: based on satisfactory completion of job sheets 3, 4, 5, and/or test items.

Performance Objective:

Which is true concerning fad clothing?

a. should make up a large portion of wardrobe

b. * involves a small portion of clothing budget

c. few people will wear it

d. selected for durability

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	C	Meeting Personal Grooming and Clothing Needs
Task:	4	Select men's clothing

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates ability to select men's clothing

Criteria: based on satisfactory completion of job sheets 3, 4, 5, and/or test items.

Criterion-Referenced Test Item:

Which indicates that a man's shirt fits well?

a. * fits smoothly around the body

b. stretches tightly across the body

c. gaps at the neck

d. has a sleeve length 1-1/2 times arm length

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: C Meeting Personal Grooming and Clothing Needs

Task: 4 Select men's clothing

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates ability to select men's clothing

Criteria: based on satisfactory completion of job sheets 3, 4, 5, and/or test items.

Criterion-Referenced Test Item:

Which is true of men's slacks?

a. require a belt

b. contain a narrow hem

c. fit the crotch area snugly

d. * contain ease for free movement

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: C Meeting Personal Grooming and Clothing Needs

Task: 5 Select children's clothing

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates ability to select children's clothing

Criteria: based on satisfactory completion of job sheet 5 and/or test items.

Criterion-Referenced Test Item:

Which is a good characteristic of a child's wardrobe?

a. mix and match

b. bright, bold, and unusual colors

c. * easy care

d. numerous special occasion clothes

(NOTE: * represents correct response)

Competency:

Duty Area: C Meeting Personal Grooming and Clothing Needs

Task: 5 Select children's clothing

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates ability to select children's clothing

Criteria: based on satisfactory completion of job sheet 5 and/or test items.

Criterion-Referenced Test Item:

Which is a self-help feature included in children's clothing?

a. buttons down the back

b. buttons and buttonholes are small in size

c. fabrics are stiff and crease resistant

d. * garment can easily be pulled on

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: C Meeting Personal Grooming and Clothing Needs

Task: 6 Maintain clothing

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates ability to maintain clothing with appropriate laundry procedures

Criteria: based on satisfactory completion of job sheets 6,7, and/or test items.

Criterion-Referenced Test Item:

How should clothing be treated before it is washed?

a. * mend or repair torn garments

b. open all zippers

c. attach all belts and ties

d. treat all stains with heat

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: C Meeting Personal Grooming and Clothing Needs

Task: 6 Maintain clothing

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates ability to maintain clothing with appropriate laundry procedures

Criteria: based on satisfactory completion of job sheets 6, 7, and/or test items.

Criterion-Referenced Test Item:

Which is a common characteristic of a fabric softener?

a. helps to whiten fabrics

b. reduces the amount of lint

c. * reduces wrinkling of fabrics

d. removes minerals from wash water

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: C Meeting Personal Grooming and Clothing Needs

Task: 7 Arrange for laundry services

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates ability to maintain clothing with appropriate laundry services

Criteria: based on satisfactory completion of job sheets 6, 7, and/or test items.

Criterion-Referenced Test Item:

Which is a good rule to follow when using a laundromat?

a. carry more than enough money to complete your wash

b. wash late at night when more machines are free

c. use any machine that becomes available

d. * remove clothing as soon as cycle is complete

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: C Meeting Personal Grooming and Clothing Needs

Task: 7 Arrange for laundry services

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates ability to maintain clothing with appropriate laundry services

Criteria: based on satisfactory completion of job sheets 6, 7, and/or test items.

Criterion-Referenced Test Item:

Which is a good rule to follow when using a laundromat?

a. * leave the area used clean for others

b. purchase washing products from the laundry

c. use the hottest water possible

d. put as many clothes as possible into the machine

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: C Meeting Personal Grooming and Clothing Needs

Task: 8 Arrange for alterations and sewing services

Performance Objective:

Given: Given a clothing need,

Task: the student demonstrates ability to maintain clothing with appropriate alterations

Criteria: based on satisfactory completion of job sheet 7 and/or test items.

Criterion-Referenced Test Item:

How should the problem of alterations be handled?

a. ask a friend to do the alterations

b. buy only from stores that do alterations

c. * ask friends to recommend a competent person

d. send the garment back to the manufacturer

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: C Meeting Personal Grooming and Clothing Needs

Task: 8 Arrange for alterations and sewing services

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates ability to maintain clothing with appropriate alterations

Criteria: based on satisfactory completion of job sheet 7 and/or test items.

Criterion-Referenced Test Item:

Which should be common knowledge when caring for clothing?

a. know how to sew

b. be able to alter clothing

c. use expert help

d. * know how to make simple repairs

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: D Meeting Transportation Needs

Task: 1 Coordinate family needs for transportation

Performance Objective:

Given: Given the content outline,

Task: the student coordinates family transportation needs

Criteria: based on satisfactory completion of job sheet 1 and/or test items.

Criterion-Referenced Test Item:

Which is **not** an important factor when coordinating family transportation?

a. * amount of money each family member makes

b. safety of available transportation

c. energy expended to coordinate activities

d. number of cars family has available

(NOTE: * represents correct response)

Competency:

Duty Area: D Meeting Transportation Needs

Task: 1 Coordinate family needs for transportation

Performance Objective:

Given: Given the content outline,

Task: the student coordinates family transportation needs

Criteria: based on satisfactory completion of job sheet 1 and/or test items.

Criterion-Referenced Test Item:

Elmer needs to be at volleyball practice by 8:00 o'clock Monday evening. It is too far to go on his bike and he will need a ride. His parents both have prior commitments in different areas of the city. Since only one car is available how should this family deal with the situation? What factors should they consider in making a decision?

Possible Answers:

a. Elmer's dad could take his mom to church, then take Elmer to volleyball practice early, and get to his board meeting by 7:30 p.m.

b. Elmer might get a ride with a friend, leaving Elmer's dad to take his mother to church.

c. Elmer's mother could take her husband and Elmer to their activities early and then go to the church.

d. The decision should be based on taking the most efficient route considering distance, cost, and time.

CONSUMER EDUCATION

Competency:

Duty Area: D Meeting Transportation Needs

Task: 2 Select appropriate transportation

Performance Objective:

Given: Given the content outline and transparency master 1,

Task: the student selects appropriate transportation

Criteria: based on satisfactory completion of assignment sheet 2, 3; job sheet 2; and/or test items.

Criterion-Referenced Test Item:

Which is the least expensive form of transportation?

a. bicycling

b. * walking

c. public transportation

d. motorcycling

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: D Meeting Transportation Needs

Task: 2 Select appropriate transportation

Performance Objective:

Given: Given the content outline,

Task: the student selects appropriate transportation

Criteria: based on satisfactory completion of assignment sheets 2, 3; job sheet 2; and/or test items.

Criterion-Referenced Test Item:

What is the term for sharing transportation?

a. moped

b. subway

c. * car pool

d. taxi

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: D Meeting Transportation Needs

Task: 3 Determine costs of operation

Performance Objective:

Given: Given the content outline,

Task: the student determines cost of operating a motor vehicle

Criteria: based on satisfactory completion of job sheet 2 and/or test items.

Criterion-Referenced Test Item:

Which item is **not** a car maintenance cost?

a. * buying a new car

b. changing the oil

c. rotating tires

d. repairing worn parts

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: D Meeting Transportation Needs

Task: 3 Determine costs of operation

Performance Objective:

Given: Given the content outline,

Task: the student determines cost of operating a motor vehicle

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is **not** a fixed motor vehicle cost?

a. interest on car loan

b. * gasoline

c. insurance

d. taxes

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: D Meeting Transportation Needs

Task: 4 Plan program of conserving transportation costs

Performance Objective:

Given: Given the content outline,

Task: the student identifies strategies for conserving transportation costs

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Jeremy considers himself to be a good driver; he warms up the engine 10 minutes before he drives it. He keeps tire air pressure lower than recommended so they squeal louder when he races away from a stop sign. Jeremy always drives everywhere that he goes, even though he complains about how expensive his car is to maintain. Give Jeremy at least 3 ideas to reduce transportation costs.

Possible Answers:

a. Accelerate at a moderate speed to save gas

b. Drive the car slowly to warm the engine

c. Recommended air pressure prevents excessive wear on tires

CONSUMER EDUCATION

Competency:

Duty Area: D Meeting Transportation Needs

Task: 4 Plan program of conserving transportation costs

Performance Objective:

Given: Given the content outline,

Task: the student identifies strategies for conserving transportation costs

Criteria: based on satisfactory completion of assignment sheet 4 and/or test items.

Criterion-Referenced Test Item:

Chris, who loves his car, thinks that the automobile is the best thing that ever happened to America. Give Chris five facts about automobiles that could cause him to reconsider.

Possible Answers:

a. Cause almost half of the pollution in U.S. cities

b. Leading cause of death and injury

c. Paved roads take land that could be used for food production

d. Automobile pollution causes health hazards

e. Use nonrenewable resources, i.e. oil

CONSUMER EDUCATION

Competency:

Duty Area: D Meeting Transportation Needs

Task: 5 Select motor vehicle

Performance Objective:

Given: Given the content outline and transparency master 2,

Task: the student selects a motor vehicle

Criteria: based on satisfactory completion of job sheet 3 and/or test items.

Criterion-Referenced Test Item:

Which is a disadvantage of purchasing a car from an out-of-town dealer?

a. car will be in better condition

b. * servicing is inconvenient

c. personnel are less informed

d. cars tend to be cheaper

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: D Meeting Transportation Needs

Task: 5 Select motor vehicle

Performance Objective:

Given: Given the content outline and transparency master 2,

Task: the student selects a motor vehicle

Criteria: based on satisfactory completion of job sheet 3 and/or test items.

Criterion-Referenced Test Item:

Which agency can be contacted to find out if a used car has safety defects?

a. Food and Drug Administration

b. Consumer's Union Hotline

c. * Department of Transportation Hotline

d. Federal Bureau of Investigation

(NOTE: * represents correct response)

Competency:

Duty Area: D Meeting Transportation Needs

Task: 6 Arrange financing of motor vehicle

Performance Objective:

Given: Given the content outline,

Task: the student describes sources for financing a motor vehicle

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is a good rule to follow when obtaining motor vehicle financing?

a. choose the agent closest to your home

b. use the agent recommended by friends

c. choose the agent offering the lowest interest rates

d. * compare agent financing and services

(NOTE: * represents correct response)

Competency:

Duty Area: D Meeting Transportation Needs

Task: 6 Arrange financing of motor vehicle

Performance Objective:

Given: Given the content outline,

Task: the student describes sources for financing a motor vehicle

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

What is the initial factor a creditor must know about a potential customer before financing a car?

a. reading level

b. * credit history

c. income tax record

d. marital status

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: D Meeting Transportation Needs

Task: 7 Maintain motor vehicle

Performance Objective:

Given: Given the content outline and transparency masters 3-6,

Task: the student demonstrates procedures for servicing and maintaining a motor vehicle

Criteria: based on satisfactory completion of assignment sheet 5, job sheet 4, and/or test items.

Criterion-Referenced Test Item:

What is the meaning of an AAA sticker that is displayed by an auto service agency?

a. received 100 percent on its service record

b. approved by the Department of Transportation

c. * inspected by the Automobile Association of America

d. recognized as a rest stop along major highways

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	D	Meeting Transportation Needs
Task:	7	Maintain motor vehicle

Performance Objective:

Given: Given the content outline,

Task: the student describes safe driving practices

Criteria: based on satisfactory completion of assignment sheet 5 and/or test items.

Criterion-Referenced Test Item:

Which tire would be the best buy when safety and endurance are the primary concerns?

a. bias-belted

b. recaps

c. * radials

d. triple-ply

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	D	Meeting Transportation Needs
Task:	8	Service motor vehicle

Performance Objective:

Given: Given the content outline and transparency masters 3-6,

Task: the student demonstrates procedures for servicing and maintaining a motor vehicle

Criteria: based on satisfactory completion of assignment sheet 5, job sheet 4, and/or test items.

Criterion-Referenced Test Item:

Which is the procedure to follow when changing motor oil?

a. * run engine for 10 to 15 minutes

b. drain oil from a cold engine

c. drive car 50 miles before draining oil

d. swab oil chamber with a sponge

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: D Meeting Transportation Needs

Task: 8 Service motor vehicle

Performance Objective:

Given: Given the content outline and transparency masters 3-6,

Task: the student demonstrates procedures for servicing and maintaining a motor vehicle

Criteria: based on satisfactory completion of assignment sheet 5, job sheet 4, and/or test items.

Criterion-Referenced Test Item:

Which is necessary information for greasing a car?

a. location of the steering column

b. * number of lubrication points

c. number of miles driven each day

d. when air filter was last changed

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: D Meeting Transportation Needs

Task: 9 Clean and maintain motor vehicle

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates procedures for cleaning and maintaining a motor vehicle

Criteria: based on satisfactory completion of job sheet 5 and/or test items.

Criterion-Referenced Test Item:

What care is recommended for vinyl car seats?

a. apply car wax to prevent surface wear

b. wash them with ammonia

c. cover them with a polysealant

d. * use softening product to prevent cracking

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: D Meeting Transportation Needs

Task: 9 Clean and maintain motor vehicle

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates procedures for cleaning and maintaining a motor vehicle

Criteria: based on satisfactory completion of job sheet 5 and/or test items.

Criterion-Referenced Test Item:

Which will protect a car's exterior from sun fading?

a. drive on cloudy days only

b. * wash and wax car's surface

c. wash car with detergent

d. repaint the car often

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: D Meeting Transportation Needs

Task: 10 Select bicycle

Performance Objective:

Given: Given the content outline and transparency master 7,

Task: the student describes how to select a bicycle

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which measurements are needed to determine which size bicycle to buy?

a. * crotch to floor without shoes

b. shoulder to floor in dress shoes

c. hip to floor in stocking feet

d. shoulder to waist in tennis shoes

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: D Meeting Transportation Needs

Task: 10 Select bicycle

Performance Objective:

Given: Given the content outline and transparency master 7,

Task: the student describes how to select a bicycle

Criteria: based on satisfactory completion of job sheet 3 and/or test items.

Criterion-Referenced Test Item:

Which will increase comfort and safety when bicycling?

a. tilt bicycle seat to slant back

b. buy larger tires

c. * wrap ends of handlebars

d. adjust the chain to fit tightly

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: D Meeting Transportation Needs

Task: 11 Maintain bicycle

Performance Objective:

Given: Given the content outline and transparency masters 8-10,

Task: the student demonstrates procedures for maintaining a bicycle

Criteria: based on satisfactory completion of job sheet 6 and/or test items.

Criterion-Referenced Test Item:

How often should bicycle tire pressure be checked?

a. daily

b. * weekly

c. monthly

d. every six months

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: D Meeting Transportation Needs

Task: 11 Maintain bicycle

Performance Objective:

Given: Given the content outline and transparency masters 8-10,

Task: the student demonstrates procedures for maintaining a bicycle

Criteria: based on satisfactory completion of job sheet 6 and/or test items.

Criterion-Referenced Test Item:

What will happen to a new bicycle chain when it is installed on a worn chain wheel?

a. chain wheel lasts longer

b. * chain wears out faster

c. bicycle rides smoother

d. tires will go flat

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 1 Analyze housing choices

Performance Objective:

Given: Given a housing situation,

Task: the student analyzes housing choices

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Abner and Chloe want to buy their first home. They have demanding jobs that leave little time for outside activities. Both enjoy watching TV together before going to bed. What kind of housing would be best for this couple.

Possible Answers:

Since both have little time to care for a house, they should consider options such as a cooperative, condominium or townhouse, that would enable them to enjoy home ownership without all the work needed to care for a home.

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 1 Analyze housing choices

Performance Objective:

Given: Given the content outline; transparency masters 1, 2, 3; and handout 2;

Task: the student analyzes factors which influence housing choices

Criteria: based on satisfactory completion of assignment sheets 2, 6, and/or test items.

Criterion-Referenced Test Item:

Beth wants to buy a three bedroom house just like the one that her parents own. It has an attractive fence around the property with plenty of space for children and a big tree in the back yard just right for a swing. Which factor is influencing Beth's choice of housing?

a. goals

b. family

c. * values

d. income

(NOTE: * represents correct response)

Competency:

Duty Area: E Meeting Housing Needs

Task: 2 Determine cost of housing

Performance Objective:

Given: Given a housing situation,

Task: the student determines cost of housing

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Archie's apartment complex burned down. He lost all his possessions. How could he have covered his losses?

a. bought a smoke alarm

b. * purchased renter's insurance

c. lived in a different complex

d. sued the owner for damages

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 2 Determine cost of housing

Performance Objective:

Given: Given the content outline,

Task: the student determines cost of housing

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

How can a buyer estimate housing expenses of a previously owned home?

a. insurance policies

b. property tax statements

c. mortgage payments

d. * monthly bill statements

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 3 Determine utility costs

Performance Objective:

Given: Given a housing need,

Task: the student determines utility costs

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is **not** a homeowner's utility cost?

a. electrical service

b. gas service

c. * repair service

d. telephone service

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 3 Determine utility costs

Performance Objective:

Given: Given a housing situation,

Task: the student determines utility costs

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Fred and Wilma like to maintain a certain lifestyle in their home. They keep their thermostat set at 75° in the winter and run their air conditioner 24 hours a day from May 1 to September 30. They like to call their daughter in Europe at least once a week. Are Fred and Wilma using their utility services conservatively? Explain your response.

Possible Answer:

If Fred and Wilma had unlimited funds, they could afford to use their utilities as they have. Setting their thermostat at 75° uses a lot more electricity than if it was set at 68°. Running the air conditioner continually may not be necessary, since there are cool days in May and September. Calling Europe as often as they do must present them with a large telephone bill. If Fred and Wilma continue to use these services as they do, they'll use up resources that could be used by others, and they may be using more than their fair share.

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 4 Rent/lease housing

Performance Objective:

Given: Given the content outline,

Task: the student rents/leases housing

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which would **not** be included in a lease agreement?

a. amount of deposit

b. * utility costs

c. renewal procedures

d. payment of various services

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 4 Rent/lease housing

Performance Objective:

Given: Given the content outline,

Task: the student rents/leases housing

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

When renting property, which does the tenant have the right to assume?

a. will be redecorated

b. fashionable furnishings

c. choice of utilities

d. * safe heating and lighting

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 5 Select real estate professionals

Performance Objective:

Given: Given a housing situation,

Task: the student selects real estate professionals

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Martha wants to sell her house. She does not know what procedures to follow. Her friend says she knows a good real estate agent. Martha decides to follow her friend's advice. How would you advise Martha?

Possible Answer:

Martha should investigate the agent and the company he/she represents. She should interview several realtors to find one that will satisfy her needs.

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 5 Select real estate professionals

Performance Objective:

Given: Given a housing situation,

Task: the student selects real estate professionals

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Martha wants to sell her house. She has set her asking price at $65,000. She is working with a real estate agent who charges a seven percent commission rate. How much will Martha pay the agent if she receives her asking price?

Answer:

$65,000
.07 x
$ 4,550

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 6 Determine legal contracts for housing

Performance Objective:

Given: Given the content outline,

Task: the student determines legal contracts for housing

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is characteristic of an assumable home loan?

a. high rate of interest

b. greater advantages

c. * taken over from owner

d. low financing terms

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 6 Determine legal contracts for housing

Performance Objective:

Given: Given the content outline,

Task: the student determines legal contracts for housing

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is a home loan with interest rates fixed by the Secretary of Housing and Urban Development?

a. * Federal Housing Administration

b. Household Finance Corporation

c. First National Bank

d. Veterans Administration Loan

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 7 Arrange financing for housing purchase

Performance Objective:

Given: Given a financing situation,

Task: the student arranges financing for housing purchase

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

A lender charges 11% on a loan and the Farmers Home Administration charges 10.5%. How many points would the borrower have to pay on this loan?

a. 6

b. 8

c. * 12

d. 15

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 7 Arrange financing for housing purchase

Performance Objective:

Given: Given a financing situation,

Task: the student arranges financing for housing purchase

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Bill and Sherma are planning to buy a new home. They are in the process of finding suitable financing; they were offered a loan which begins with low monthly payments that will increase the amount to be paid per month each year. Sherma does not work; Bill, has little opportunity for advancement in his present job. List two reasons they should not choose this type of loan.

Possible Answers:

a. Bill and Sherma do not expect their income to grow as the payments increase.

b. Because this form of loan will take longer to pay off, interest payments will be larger.

c. If they want to sell, they will have less equity in the home and could not ask for as large a down payment. If they planned to buy another house, they'd have less money to put down.

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 8 Secure second mortgage on home

Performance Objective:

Given: Given the content outline,

Task: the student secures second mortgage on home

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which causes borrowing against home equity to be an advantage?

a. make no interest payments

b. such action improves credit rating

c. * interest payments are tax deductible

d. debts are consolidated under one loan

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 8 Secure second mortgage on home

Performance Objective:

Given: Given the content outline,

Task: the student secures second mortgage on home

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

When a home owner takes a second mortgage to help sell the house, which is the buyer's responsibility?

a. * assume the first loan

b. pay off the second loan

c. pay the interest on both loans

d. deduct property taxes from the second loan

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 9 Arrange financing of land purchase

Performance Objective:

Given: Given information presented in class,

Task: the student identifies problems involved in purchasing land

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which problems can be avoided by doing a title search?

a. high interest rate

b. * utility company easements

c. availability of utilities

d. rejection of loan application

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 9 Arrange financing of land purchase

Performance Objective:

Given: Given information presented in class,

Task: the student identifies problems involved in purchasing land

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is an advantage of financing undeveloped land instead of property that already has improvements?

a. higher interest rate

b. fewer lending agencies

c. risk for lender

d. * choice of design

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	E	Meeting Housing Needs
Task:	10	Analyze real estate contract

Performance Objective:

Given: Given a housing situation,

Task: the student analyzes real estate contract

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which type of financing would prevent the buyer from receiving the home title at contract closing?

a. Farm and Home Association

b. seller financing the home

c. * seller's loan

d. second mortgage on the home

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 10 Analyze real estate contract

Performance Objective:

Given: Given a housing situation,

Task: the student analyzes real estate contract

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

When a real estate contract is signed, where are the deed and mortgage recorded?

a. federal bank facility

b. savings and loan institution

c. city abstract company

d. * local registry of deeds

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 11 Purchase house

Performance Objective:

Given: Given a purchasing problem,

Task: The student purchases a house

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Dave is considering buying a house in an area he prefers. The house, situated far from the street, has a big picture window facing north and several pine trees shading the south exposure. How will this house be effected by energy costs?

Possible Answers:

a. When a house is located closer to the street, utilities, lawn care, and sidewalk maintenance are less costly.

b. A large window facing north, will cause the house to be cold in the winter.

c. While the pine trees on the south side of the house will shade it in the summer, they will also prevent the sun from warming the house in the winter.

d. Planting protective shrubbery on the north and removing some of the trees on the south could be expensive.

CONSUMER EDUCATION

Competency:

Duty Area:	E	Meeting Housing Needs
Task:	11	Purchase house

Performance Objective:

Given:	Given a purchasing problem,
Task:	the student purchases a house
Criteria:	based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Ann is evaluating a home she would like to buy for herself and her two small children. She finds that the kitchen is located far from the other parts of the house; when entering the home, she must cross the living and dining rooms to get to it. To get to one of the bedrooms, she must cross the dining room. Is this house organized efficiently?

Possible Answer:

Ann could have some difficulties in this house. Since many homemakers spend a great deal of time in the kitchen, she will have difficulty supervising her two small children. Having to cross some rooms to get to others creates traffic patterns. Besides increasing wear and tear on carpets and floors, crossing rooms is inconvenient and time-consuming. Ann would be better off in a different house.

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 12 Purchase condominium

Performance Objective:

Given: Given the content outline,

Task: the student purchases a condominium

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is included in the purchase of a condominium?

a. all units in condominium

b. bordering streets

c. utilities on property

d. * grounds and swimming pool

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 12 Purchase condominium

Performance Objective:

Given: Given the content outline,

Task: the student purchases a condominium

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Who is responsible for making changes in a condominium?

a. * owner is responsible

b. all tenants must contribute

c. a board must approve changes

d. remodeling expenses are deducted from payments

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 13 Purchase mobile home

Performance Objective:

Given: Given a purchasing problem,

Task: the student purchases a mobile home

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Beth is considering buying a mobile home. The style she likes has long, narrow, lattice windows giving her the impression of a castle. Would you advise Beth to purchase this mobile home?

Possible Answer:

Beth would be wise to reconsider purchasing this mobile home. The windows might appear to be attractive, however, many mobile homes are susceptible to fire and with this window style she would not be able to get through them to escape.

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 13 Purchase mobile home

Performance Objective:

Given: Given the content outline,

Task: the student purchases a mobile home

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which would be a wet modular housing unit?

a. a mobile home in swampy area

b. * plumbing and heating units

c. modular home with leaky roof

d. kitchen and bathroom of mobile home

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: E Meeting Housing Needs

Task: 14 Sell housing

Performance Objective:

Given: Given the content outline,

Task: the student sells a house

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is the way to learn the market value of a house?

a. * hire a professional appraiser

b. ask friends for their opinion

c. talk to a local banker

d. asking a newspaper columnist

(NOTE: * represents correct response)

Competency:

Duty Area: E Meeting Housing Needs

Task: 14 Sell housing

Performance Objective:

Given: Given the content outline,

Task: the student sells a house

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is the result of home improvements to increase its salability?

a. clarifies a land title

b. attains pro rata standing

c. establishes an annuity

d. * increases property value

(NOTE: * represents correct response)

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 1 Select household accessories and furnishings

Performance Objective:

Given: Given the content outline; transparency masters 1, 2, 3; and handouts 1, 2, 3;

Task: the student selects household accessories and furnishings

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is the most important consideration when selecting chairs?

a. * proper height

b. large size

c. soft, plush

d. inexpensive

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 1 Select household accessories and furnishings

Performance Objective:

Given: Given the content outline; transparency masters 1, 2, 3; and handouts 1, 2, 3;

Task: the student selects household accessories and furnishings

Criteria: based on satisfactory completion of assignment sheet 3, job sheet 1, and/or test items.

Criterion-Referenced Test Item:

Which is not a suitable wall covering?

a. vinyl wall paper

b. textured wall paper

c. * contact paper

d. cork tiles

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	F	Furnishing and Maintaining a Home
Task:	2	Select household appliances

Performance Objective:

Given:	Given the content outline; transparency masters 4, 5; and handout 1;
Task:	the student selects household appliances
Criteria:	based on satisfactory completion of assignment sheet 3, job sheet 2, and/or test items.

Criterion-Referenced Test Item:

Which defines appliance depreciation?

a. total cost

b. * loss of value

c. appliance repair

d. energy efficiency

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 2 Select household appliances

Performance Objective:

Given: Given the content outline; transparency masters 4, 5; and handout 1;

Task: the student selects household appliances

Criteria: based on satisfactory completion of assignment sheet 3, job sheet 2, and/or test items.

Criterion-Referenced Test Item:

Which is a benefit to be considered before purchasing an appliance?

a. location of appliance store

b. cost of repair

c. interest payments

d. * convenience provided

(NOTE: * represents correct response)

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 3 Select minor appliances

Performance Objective:

Given: Given the content outline; transparency masters 4, 5; and handout 1;

Task: the student selects minor appliances

Criteria: based on satisfactory completion of assignment sheet 3, job sheet 2, and/or test items.

Criterion-Referenced Test Item:

Which calculator feature would be known as chain calculation?

a. permits multiplication of large numbers

b. provides a paper printout of calculations

c. * completes several steps without clearing

d. computes a long series of numbers with decimals

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 3 Select minor appliances

Performance Objective:

Given: Given the content outline; transparency masters 4, 5; and handout 1;

Task: the student selects minor appliances

Criteria: based on satisfactory completion of assignment sheet 3, job sheet 2, and/or test items.

Criterion-Referenced Test Item:

Which is a disadvantage of buying used small appliances?

a. safety features

b. * no warranty

c. cost less

d. inefficient

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 4 Select major appliances

Performance Objective:

Given: Given the content outline; transparency masters 4, 5; and handout 1;

Task: the student selects major appliances

Criteria: based on satisfactory completion of assignment sheet 3; job sheets 2, 3; and/or test items.

Criterion-Referenced Test Item:

Which is a major cost of operating a refrigerator?

a. space occupied

b. defrost time

c. * electricity used

d. sealing gaskets

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 4 Select major appliances

Performance Objective:

Given: Given the content outline; transparency masters 4, 5; and handout 1;

Task: the student selects major appliances

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which describes a convection oven?

a. * circulates hot air to cook the food

b. another name for a microwave oven

c. uses higher temperatures than conventional ovens

d. requires a special ignition system to heat

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 5 Select entertainment equipment

Performance Objective:

Given: Given the content outline and handout 1,

Task: the student selects entertainment equipment

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is true of television sets with modular construction?

a. distortion free picture

b. cost less than other sets

c. black and white only

d. * less expensive to repair

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	F	Furnishing and Maintaining a Home
Task:	5	Select entertainment equipment

Performance Objective:

Given: Given the content outline and handout 1,

Task: the student selects entertainment equipment

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which would be used to read from a disc of a compact disc recorder?

a. needle

b. * laser

c. unit

d. module

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 6 Select lawn equipment and accessories

Performance Objective:

Given: Given the content outline and handout 1,

Task: the student selects lawn equipment

Criteria: based on satisfactory completion of assignment sheet 4, job sheet 4, and/or test items.

Criterion-Referenced Test Item:

Bart recently bought a chain saw for trimming trees, brush, and shrubbery around his property. When he started the saw he noticed sparks in the motor housing. While sawing, his fingers were often hit by flying wood chips; he had to reach behind the motor housing to turn the saw off and on. How would you evaluate the safety of the saw Bart bought?

Possible Answers:

a. Sparks indicate that his saw may be poorly insulated; Bart could get an electrical shock.

b. The saw needs guards to protect fingers and hands.

c. To prevent injuries, the on/off switch should be located where it can be reached quickly and easily.

d. Bart should have checked safety features before purchasing the saw.

CONSUMER EDUCATION

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 6 Select lawn equipment and accessories

Performance Objective:

Given: Given the content outline and handout 1,

Task: the student selects lawn equipment

Criteria: based on satisfactory completion of assignment sheet 4, job sheet 4, and/or test items.

Criterion-Referenced Test Item:

Which is the procedure to use when gas needs to be added to a lawn mower before the job is finished?

a. stop engine and add gas when needed

b. switch to another mower and finish the lawn

c. * let the mower cool down before adding gas

d. keep the engine running and add gas

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 7 Select recreational equipment

Performance Objective:

Given: Given the content outline and handout 4,

Task: the student selects recreational equipment

Criteria: based on satisfactory completion of job sheet 5 and/or test items.

Criterion-Referenced Test Item:

To which group would a reliable travel agent belong?

a. United Way Agencies

b. Travel Agents of America

c. * American Society of Travel Agents

d. Travel Agency Member Unit

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 7 Select recreational equipment

Performance Objective:

Given: Given the content outline and handout 4,

Task: the student selects recreational equipment

Criteria: based on satisfactory completion of job sheet 5 and/or test items.

Criterion-Referenced Test Item:

Which is the identifying term for purchasing a 2-week interest in a vacation home?

a. * time-share

b. insurance policy

c. tax exempt vacation

d. land development

(NOTE: * represents correct response)

Competency:

Duty Area:	F	Furnishing and Maintaining a Home
Task:	8	Arrange for household services

Performance Objective:

Given: Given a list of household services,

Task: the student identifies reliable businesses

Criteria: based on satisfactory completion of assignment sheet(s),job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which offer household services that may cast suspicion on their reliability?

a. people who have worked for neighbors

b. * strangers who need advance payment for supplies

c. businesses that offer free estimates

d. workers who can provide references

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 8 Arrange for household services

Performance Objective:

Given: Given the content outline,

Task: the student arranges for household services

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Write "T" before the statement that is true and "F" before the statement that is false.

T 1. Family members should be responsible for organizing their own space so that servicing and maintenance jobs may be done efficiently.

T 2. Time and amount of payment should be agreed upon before the household service is performed.

F 3. It isn't necessary for home employees to be on time, since there isn't a time clock.

CONSUMER EDUCATION

Competency:

Duty Area:	F	Furnishing and Maintaining a Home
Task:	9	Arrange for repair of appliances and utilities

Performance Objective:

Given: Given the content outline and handout 5,

Task: the student arranges for repair of appliances

Criteria: based on satisfactory completion of job sheet 6 and/or test items.

Criterion-Referenced Test Item:

Which makes household appliances easier to repair?

a. linkages

b. * modules

c. wires

d. push-buttons

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 9 Arrange for repair of appliances and utilities

Performance Objective:

Given: Given the content outline and handout 5,

Task: the student arranges for repair of utilities

Criteria: based on satisfactory completion of job sheet 6 and/or test items.

Criterion-Referenced Test Item:

Which must be located before making electrical repairs inside the home?

a. gas main

b. water shutoff

c. electrical line

d. * fuse box

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 10 Arrange for housecleaning services

Performance Objective:

Given: Given the content outline and handout 5,

Task: the student arranges for housecleaning services

Criteria: based on satisfactory completion of job sheet 6 and/or test items.

Criterion-Referenced Test Item:

Which refers to assigning housecleaning tasks on the basis of male/female duties?

a. even distribution

b. regular assignment

c. * sex biased

d. fair allocation

(NOTE: * represents correct response)

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 10 Arrange for housecleaning services

Performance Objective:

Given: Given the content outline and handout 5,

Task: the student arranges for housecleaning services

Criteria: based on satisfactory completion of job sheet 6 and/or test items.

Criterion-Referenced Test Item:

Which is important when choosing a housecleaning service?

a. * compare service contracts

b. choose the most expensive service

c. use an oral versus written contract

d. demand high quality service

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 11 Arrange for pest control services

Performance Objective:

Given: Given the content outline and handout 5,

Task: the student arranges for pest control services

Criteria: based on satisfactory completion of job sheet 6 and/or test items.

Criterion-Referenced Test Item:

Which needs to be done to prevent pests from entering the house?

a. fence in the foundation

b. spray poison liberally

c. set traps around foundation

d. * seal cracks around pipes

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 11 Arrange for pest control services

Performance Objective:

Given: Given the content outline and handout 5,

Task: the student arranges for pest control services

Criteria: based on satisfactory completion of job sheet 6 and/or test items.

Criterion-Referenced Test Item:

Dennis recently had a party in his apartment. Several days later he still had cartons of leftover pizza, chicken bones, beverage cans, and other foods setting in the kitchen corner. Things were beginning to smell but he was always too busy to carry out the trash. One evening, after coming home from work, he heard a rustling noise in the kitchen corner. He checked the trash and saw mice dart behind the range. When he lifted up several bags, big cockroaches fell onto the floor. How should Dennis deal with the situation?

Possible Answers:

a. The mice that darted behind the range must be trapped or poisoned, making sure that pets and children are not endangered.

b. Cockroaches will probably have to be exterminated by a professional.

c. If Dennis lives in an apartment complex; he should report pests to the building's manager.

d. Dennis should have cleaned up immediately after the party.

CONSUMER EDUCATION

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 12 Arrange for interior and exterior improvements

Performance Objective:

Given: Given the content outline and handout 5,

Task: the student arranges for interior and exterior home improvements

Criteria: based on satisfactory completion of job sheet 6 and/or test items.

Criterion-Referenced Test Item:

How can skills to maintain the interior/exterior of a house be developed?

a. * study do-it-yourself manual

b. talk to friends

c. read novels

d. ask the local librarian

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 12 Arrange for interior and exterior improvements

Performance Objective:

Given: Given the content outline and handout 5,

Task: the student arranges for interior and exterior home improvements

Criteria: based on satisfactory completion of job sheet 6 and/or test items.

Criterion-Referenced Test Item:

Which is the result of failure to maintain the exterior of a house?

a. increased value

b. increased interest payments

c. * depreciated value

d. decreased home maintenance costs

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	F	Furnishing and Maintaining a Home
Task:	13	Secure contract for home improvement

Performance Objective:

Given:	Given the content outline and handout 5,
Task:	the student describes requirements of a contract for home improvements
Criteria:	based on satisfactory completion of job sheet 6 and/or test items.

Criterion-Referenced Test Item:

Which is **not** a legally binding contract?

a. both parties agree to the contract

b. * oral agreement to items not included in contract

c. contract follows state law

d. contract is signed by both parties

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 13 Secure contract for home improvement

Performance Objective:

Given: Given the content outline and handout 5,

Task: the student describes requirements of a contract for home improvements

Criteria: based on satisfactory completion of job sheet 6 and/or test items.

Criterion-Referenced Test Item:

Which is referred to as the time limit for enforcing legal action when a contract has been violated?

a. time limit

b. contract of liability

c. warrant of acceptance

d. * statute of limitations

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 14 Arrange for yard and lawn upkeep

Performance Objective:

Given: Given information in class,

Task: the student recognizes the importance of lawn care

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which should be done to have a healthy lawn?

1. All grass is the same, it's green and it grows.
2. Grass grows faster if it's cut once a week.
3. * Soil tests determine which variety of grass will grow best.
4. A beautiful lawn must be serviced regularly by a professional.

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: F Furnishing and Maintaining a Home

Task: 14 Arrange for yard and lawn upkeep

Performance Objective:

Given: Given the content outline,

Task: the student identifies the most important feature of lawn equipment

Criteria: based on satisfactory completion of job sheet 6 and/or test items.

Criterion-Referenced Test Item:

Which is the most important feature to look for when buying lawn equipment?

1. sturdy
2. sharp
3. * safe
4. powerful

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	G	Arranging for Professional Services
Task:	1	Select an attorney

Performance Objective:

Given: Given the content outline and transparency master 1,

Task: the student demonstrates ability to select an attorney

Criteria: based on satisfactory completion of assignment sheet 2 and/or test items.

Criterion-Referenced Test Item:

Which needs the attention of an attorney?

a. paying bills

b. selecting a bank

c. planning a funeral

d. * filing a lawsuit

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	G	Arranging for Professional Services
Task:	1	Select an attorney

Performance Objective:

Given: Given the content outline and transparency master 1,

Task: the student demonstrates ability to select an attorney

Criteria: based on satisfactory completion of assignment sheet 2 and/or test items.

Criterion-Referenced Test Item:

Which is a reliable way to find a competent attorney?

a. ask local librarian

b. * contact local law association

c. call the public defender

d. call any local lawyer

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	G	Arranging for Professional Services
Task:	2	Select child care services

Performance Objective:

Given: Given the content outline and transparency master 2,

Task: the student demonstrates ability to select child care services

Criteria: based on satisfactory completion of assignment sheets 4, 5; job sheet 1; and/or test items.

Criterion-Referenced Test Item:

Which is the most expensive form of day care?

a. * center-based

b. home-based

c. family-based

d. teenage baby sitters

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: G Arranging for Professional Services

Task: 2 Select child care services

Performance Objective:

Given: Given the content outline and transparency master 2,

Task: the student demonstrates ability to select child care services

Criteria: based on satisfactory completion of assignment sheets 4,5; job sheet 1; and/or test items.

Criterion-Referenced Test Item:

Which helps identify good quality day care?

a. child always cries at day care

b. parents discouraged from participating

c. * license is conspicuously displayed

d. toys and learning materials limited

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: G Arranging for Professional Services

Task: 3 Select health care services

Performance Objective:

Given: Given the content outline; transparency masters 3, 4, 5; and handout 2;

Task: the student demonstrates ability to select health care services

Criteria: based on satisfactory completion of assignment sheet 5, job sheet 1, and/or test items.

Criterion-Referenced Test Item:

Which physician has practice limited to children?

a. internist

b. surgeon

c. orthodontist

d. * pediatrician

(NOTE: * represents correct response)

Competency:

Duty Area: G Arranging for Professional Services

Task: 3 Select health care services

Performance Objective:

Given: Given the content outline; transparency masters 3, 4, 5; and handout 2;

Task: the student demonstrates ability to select health care services

Criteria: based on satisfactory completion of assignment sheet 5, job sheet 1, and/or test items.

Criterion-Referenced Test Item:

Which is **not** a critical consideration in selecting a dentist?

a. * graduated from particular dental school

b. examines oral cavity thoroughly

c. uses modern techniques of dentistry

d. keeps patient informed of progress

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: G Arranging for Professional Services

Task: 4 Select funeral and burial services

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates ability to select funeral and burial services

Criteria: based on satisfactory completion of assignment sheet 5, job sheet 1, and/or test items.

Criterion-Referenced Test Item:

Which must be done to the body of an individual who dies of a contagious disease?

a. cremated

b. * embalmed

c. resuscitated

d. dehydrated

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: G Arranging for Professional Services

Task: 4 Select funeral and burial services

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates ability to select funeral and burial services

Criteria: based on satisfactory completion of assignment sheet 5, job sheet 1, and/or test items.

Criterion-Referenced Test Item:

Which should be carried by a person who wishes to leave various body organs for others to use?

a. safety medal

b. get well card

c. funeral card

d. * donor's card

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: H Conserving Resources

Task: 1 Plan program for conserving energy

Performance Objective:

Given: Given the content outline and transparency masters 1, 2,

Task: the student plans strategies for conserving energy

Criteria: based on satisfactory completion of assignment sheets 2, 3; job sheet 1; and/or test items.

Criterion-Referenced Test Item:

If oil supplies are depleted, the U.S. could easily switch to the use of coal. Are there any drawbacks to using coal as a major source of fuel?

a. no, coal is a clean burning fuel

b. yes, coal requires higher taxes

c. no, coal is easily converted to oil

d. * yes, coal may warm the earth

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: H Conserving Resources

Task: 1 Plan program for conserving energy

Performance Objective:

Given: Given the content outline and transparency masters 1, 2,

Task: the student plans strategies for conserving energy

Criteria: based on satisfactory completion of assignment sheets 2, 3; job sheet 1; and/or test items.

Criterion-Referenced Test Item:

Beverly likes the comforts of her apartment. In the winter she sets her thermostat at 78° and adds several space heaters around the apartment to keep her warm. She also likes to take hot baths. If she becomes too warm, she opens a few windows; leaves her storm windows at half mast all year around so that she can easily cool off her apartment. How can Beverly become more conservative in using energy?

Possible Answers:

a. Beverly needs to layer her clothing and turn down the thermostat to conserve energy.

b. Space heaters should be used infrequently because they are inefficient and use high amounts of electricity.

c. In the winter, storm windows should be down in order to conserve energy.

CONSUMER EDUCATION

Competency:

Duty Area: H Conserving Resources

Task: 2 Plan program for conserving electricity

Performance Objective:

Given: Given the content outline and transparency masters 1, 2,

Task: the student plans strategies for conserving electricity

Criteria: based on satisfactory completion of assignment sheets 2, 3; job sheet 1; and/or test items.

Criterion-Referenced Test Item:

Which measurements are important when buying a ceiling fan?

a. circumference of the dwelling

b. * width, length, and height of the room

c. length and width of the room

d. width and height of the room

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: H Conserving Resources

Task: 2 Plan program for conserving electricity

Performance Objective:

Given: Given the content outline and transparency masters 1, 2,

Task: the student plans strategies for conserving electricity

Criteria: based on satisfactory completion of assignment sheets 2, 3; job sheet 1; and/or test items.

Criterion-Referenced Test Item:

George is planning a dinner for his girlfriend. He is using an electric range. He plans to put most of the meal in the oven, except the vegetables. He starts his meal preparations by preheating the oven. He frequently checks the food in the oven. He places the pan with a small amount of vegetables on the largest burner. List ways George can use his electric range efficiently.

Possible Answers:

a. George is right to use the oven to prepare several foods at one time but he doesn't need to preheat the oven.

b. Opening the oven door too often not only wastes energy, but also slows the cooking process.

c. George should select a pan proportioned to the amount of vegetables he is preparing.

d. The burner should be approximately the same size as the bottom of the pan.

CONSUMER EDUCATION

Competency:

Duty Area: H Conserving Resources

Task: 3 Plan program for conserving gas

Performance Objective:

Given: Given the content outline and transparency masters 1, 2,

Task: the student plans strategies for conserving gas

Criteria: based on satisfactory completion of assignment sheets 2, 3; job sheet 1; and/or test items.

Criterion-Referenced Test Item:

Which is true of gas appliances as compared to electric?

a. gas ranges have more safety features

b. * gas dryers dry clothes faster

c. gas water heaters are easier to operate

d. gas appliances are less energy efficient

(NOTE: * represents correct response)

Competency:

Duty Area: H Conserving Resources

Task: 3 Plan program for conserving gas

Performance Objective:

Given: Given the content outline and transparency masters 1, 2,

Task: the student plans strategies for conserving gas

Criteria: based on satisfactory completion of assignment sheets 2, 3; job sheet 1; and/or test items.

Criterion-Referenced Test Item:

Parnell has a gas hot water heater. What steps can he take to conserve energy with this appliance?

Possible Answers:

a. Parnell could turn down the thermostat on the water heater so that water is not being heated at a higher degree than is needed.

b. He should put an insulation blanket around the water heater so that less energy would be needed to maintain the water at the desired heat setting.

CONSUMER EDUCATION

Competency:

Duty Area: H Conserving Resources

Task: 4 Plan program for conserving natural resources

Performance Objective:

Given: Given the content outline and transparency master 3,

Task: the student plans strategies for conserving water

Criteria: based on satisfactory completion of assignment sheet 3 and/or test items.

Criterion-Referenced Test Item:

Which is created by vegetable waste as it decomposes?

a. * methane gas

b. carbon monoxide

c. sulfur dioxide

d. oxygen

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: H Conserving Resources

Task: 4 Plan program for conserving natural resources

Performance Objective:

Given: Given the content outline and transparency master 3,

Task: the student plans strategies for conserving water

Criteria: based on satisfactory completion of assignment sheet 3 and/or test items.

Criterion-Referenced Test Item:

Marla likes to drink soda out of aluminum cans, eat hamburger packaged in styrofoam containers, and use lots of pretty colored disposable tissues. What is the impact on the environment of each of Marla's decisions?

Possible Answers:

a. Landfills are unable to keep up with the rapid accumulation of aluminum cans, causing disposal costs to rise.

b. Styrofoam containers may be affecting the earth's ozone layer as they decompose; this process causes more ultraviolet rays to enter the atmosphere, thus increasing instances of skin cancer.

c. Colored tissues have dyes that leach into the soil. The dyes may have an adverse affect on the water table and may introduce hazardous elements into the soil.

CONSUMER EDUCATION

Competency:

Duty Area: H Conserving Resources

Task: 5 Plan program for conserving water

Performance Objective:

Given: Given the content outline and transparency master 3,

Task: the student plans strategies for conserving water

Criteria: based on satisfactory completion of assignment sheet 3 and/or test items.

Criterion-Referenced Test Item:

Which will help reduce the amount of water used daily by family members?

a. take long hot baths

b. run water while brushing teeth

c. * run the dishwasher with full loads

d. ignore leaky faucets

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: H Conserving Resources

Task: 5 Plan program for conserving water

Performance Objective:

Given: Given the content outline and transparency master 3,

Task: the student plans strategies for conserving water

Criteria: based on satisfactory completion of assignment sheet 3 and/or test items.

Criterion-Referenced Test Item:

Benny and Marcia are planning to build a home on a plot of land in the country. The contractor wants to drain a small pond on the property and level the land before digging a foundation. What should Benny and Marcia say to the contractor about conserving water resources?

Possible Answer:

They should analyze the home site and determine if the home could be built on a raised area so the water would run off into the pond. If possible, the pond should not be drained, since it acts as a natural holding tank and keeps the water on the land.

CONSUMER EDUCATION

Competency:

Duty Area: H Conserving Resources

Task: 6 Plan program for waste control

Performance Objective:

Given: Given the content outline, transparency master 4, and handout 1,

Task: the student plans strategies for waste control

Criteria: based on satisfactory completion of assignment sheet 3 and/or test items.

Criterion-Referenced Test Item:

Portia has said that it does not matter what is done with aluminum cans. The world has an unlimited supply of aluminum anyway. What is the impact of Portia's statement on aluminum resources?

Possible Answers:

a. The United States is dependent on foreign countries for a large amount of imported aluminum.

b. World aluminum resources are limited.

c. If we use what we have and do not recycle, costs of aluminum will increase, we won't have enough aluminum for industrial uses, and we will become more dependent on other countries.

CONSUMER EDUCATION

Competency:

Duty Area: H Conserving Resources

Task: 6 Plan program for waste control

Performance Objective:

Given: Given the content outline, transparency master 4, and handout 1,

Task: the student plans strategies for waste control

Criteria: based on satisfactory completion of assignment sheet 3 and/or test items.

Criterion-Referenced Test Item:

Which is a reason today's society is able to have the convenience of disposable products?

a. products are inexpensive

b. consumers pay for total cost of products

c. little demand for nondisposable products

d. * consumers pay for a portion of products

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: H Conserving Resources

Task: 7 Plan program for conserving paper products

Performance Objective:

Given: Given the content outline,

Task: the student plans strategies for conserving paper products

Criteria: based on satisfactory completion of assignment sheet 3 and/or test items.

Criterion-Referenced Test Item:

Jeff has just said to you that because we throw away a lot of paper, we have little to worry about. We are replacing our forests just as fast as we use them for paper. What would you say to Jeff?

Possible Answers:

a. We are currently using up forest products faster than they are being replaced.

b. The demand for paper products is expected to continue to increase. We will run short of wood, not only for paper, but for housing and other purposes as well.

c. If we must import wood, costs will increase and we will be using up resources that belong to others.

CONSUMER EDUCATION

Competency:

Duty Area: H Conserving Resources

Task: 7 Plan program for conserving paper products

Performance Objective:

Given: Given the content outline and transparency master 5,

Task: the student plans strategies for conserving paper products

Criteria: based on satisfactory completion of assignment sheet 3 and/or test items.

Criterion-Referenced Test Item:

Mary conscientiously saves all her old newspapers and gives them to her local church to recycle. What is the impact of Mary's action on the rest of us?

Possible Answers:

a. Because Mary is recycling paper, she reduces the number of forest products needed to supply her with newspapers.

b. She is helping to reduce the cost of paper products for everyone.

CONSUMER EDUCATION

Competency:

Duty Area: I Obtaining Financial Assistance

Task: 1 Apply for and manage credit

Performance Objective:

Given: Given the content outline and transparency masters 1, 2, 3, 4,

Task: the student describes the advantages and disadvantages of using credit

Criteria: based on satisfactory completion of assignment sheet 6, job sheet 1, and/or test items.

Criterion-Referenced Test Item:

Jennifer wants to start a credit history. What steps should she take in order to do this? Indicate at least three possible strategies.

Possible Answers:

a. In order to establish a credit history, Jennifer could establish and responsibly maintain a checking or savings account.

b. She could take out a loan and repay it on a regularly scheduled basis so that she shows responsible behavior.

c. If she has a credit card, she could use it and pay her bills promptly so that she appears to be a good credit risk.

CONSUMER EDUCATION

Competency:

Duty Area:	I	Obtaining Financial Assistance
Task:	1	Apply for and manage credit

Performance Objective:

Given:	Given the content outline and transparency masters 1, 2, 3, 4,
Task:	the student describes the advantages and disadvantages of using credit
Criteria:	based on satisfactory completion of assignment sheet 6, job sheet 1, and/or test items.

Criterion-Referenced Test Item:

Ed and Martha are over 65 years of age and they want to change their lifestyle. They decided to sell their small home and buy a condominium. When they went to a local banker to obtain a loan, the banker hesitated to do so, citing their advanced ages. If he were able to approve a loan, it would be contingent on obtaining loan insurance. Ed and Martha attempted to obtain such insurance but they have had little luck in acquiring the coverage. They have brought their concerns to their daughter. What should she do to help them deal with the situation?

Possible Answers:

a. It is illegal to deny any person a loan on the basis of age.

b. If Ed and Martha had a good credit rating up to the time of the loan request, that rating is still in effect.

c. Credit cannot be denied because this couple cannot obtain insurance coverage. They need to discuss this information with the local banker.

d. They can take their business elsewhere if they are denied credit.

e. They could file a lawsuit, which is expensive and may be more trouble than it's worth.

CONSUMER EDUCATION

Competency:

Duty Area: I Obtaining Financial Assistance

Task: 2 Purchase items on installment

Performance Objective:

Given: Given the content outline; transparency masters 1, 2, 3, 4; and handout 1;

Task: the student demonstrates the ability to purchase items on installment

Criteria: based on satisfactory completion of assignment sheet 5, job sheet 2, and/or test items.

Criterion-Referenced Test Item:

Barry has found an ad for a computer disk that he really wants. The ad reads, "Buy this disk on the installment plan, making small monthly payments with 1/2 percent interest charge." The monthly charge is $12.50 for six months. What is the cost of credit for this disk? Show your work!

Possible Answer:

$12.50
.50 x
$6.2500 x 6 mo. = $37.50

CONSUMER EDUCATION

Competency:

Duty Area: I Obtaining Financial Assistance

Task: 2 Purchase items on installment

Performance Objective:

Given: Given the content outline; transparency masters 1, 2, 3, 4; and handout 1;

Task: the student demonstrates the ability to purchase items on installment

Criteria: based on satisfactory completion of assignment sheet 5, job sheet 2, and/or test items.

Criterion-Referenced Test Item:

Justine finds a stereo system on sale at the local store for $325.00. She does not have enough cash on hand to pay the total amount. The retailer tells her that she can buy it on the installment plan. That way she can use the stereo while she is paying for it. The retailer will provide the loan at 12% for 12 months. Should Justine take out such a loan? What would she pay for the loan? Show your work!

Possible Answer:

Twelve percent is the rate of interest to pay for twelve months. These types of loans are usually more expensive than others. She should compare prices at other stores and see if the retailer is competitive. If Justine signs an installment contract, her costs would be as follows:

$$\begin{array}{r} \$325 \\ \underline{.12\ x} \\ 650 \\ \underline{325\ \ \ } \\ \$39.00 \end{array}$$

If Justine feels that an extra $39.00 is not too much, and she does not find a better deal elsewhere, she might want to use this loan.

Competency:

Duty Area:	I	Obtaining Financial Assistance
Task:	3	Take out personal loan

Performance Objective:

Given: Given the content outline; transparency masters 1, 2, 3, 4; and handout 1;

Task: the student demonstrates the ability to take out a personal loan

Criteria: based on satisfactory completion of job sheet 2 and/or test items.

Criterion-Referenced Test Item:

Stan needs money to buy a computer; he is planning to use it in starting a business. He does not have enough money to cover the cost of the model and peripherals he wants. Stan decides to ask his uncle for a loan. After all, Stan decides, he won't have to stick to any payment schedule and if he misses a payment, it won't matter. How would you respond to Stan's perspective?

Possible Answer:

Stan is not treating the loan in a business-like manner. A loan from a relative should be treated the same as a loan from a business. If Stan doesn't pay back the loan responsibly, he is jeopardizing future support from his uncle.

CONSUMER EDUCATION

Competency:

Duty Area:	I	Obtaining Financial Assistance
Task:	3	Take out personal loan

Performance Objective:

Given:	Given the content outline; transparency masters 1, 2, 3, 4; and handout 1;
Task:	the student demonstrates the ability to take out a personal loan
Criteria:	based on satisfactory completion of job sheet 2 and/or test items.

Criterion-Referenced Test Item:

Beth desperately needs cash to pay off a loan. The lender has been sending nasty letters and last week told Beth that she would be receiving a visit from a collection agency. Beth decides that the best way to get ready cash is to pawn her mother's heirloom dishes. Should Beth obtain money from a pawnshop? Explain.

Possible Answer:

Beth would be wise to investigate other sources of credit before going to a pawnshop. Pawnshops usually charge higher interest rates and lend money for shorter periods of time. Beth may not be able to retrieve her dishes if she has further money troubles. Beth should ask friends or another finance company or bank for a loan.

CONSUMER EDUCATION

Competency:

Duty Area: I Obtaining Financial Assistance

Task: 4 Apply for and manage credit cards

Performance Objective:

Given: Given the content outline; transparency masters 1, 2, 3, 4; and handouts 1, 2;

Task: the student demonstrates the ability to apply for and manage credit cards

Criteria: based on satisfactory completion of job sheet 2 and/or test items.

Criteria-Referenced Test Item:

Which will accept an oil company credit card?

a. retail stores

b. variety of gas stations

c. * specified gas station

d. local and regional banks

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	I	Obtaining Financial Assistance
Task:	4	Apply for and manage credit cards

Performance Objective:

Given: Given the content outline; transparency masters 1, 2, 3, 4; and handouts 1, 2;

Task: the student demonstrates the ability to apply for and manage credit cards

Criteria: based on satisfactory completion of job sheet 2 and/or test items.

Criteria-Referenced Test Item:

Which credit card information is not necessary to keep on file?

a. card number

b. * date bills arrive

c. telephone number of issuer

d. expiration date of the card

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: I Obtaining Financial Assistance

Task: 5 Handle financial problems

Performance Objective:

Given: Given the content outline and transparency masters 1, 2, 3, 4,

Task: the student demonstrates the ability to handle financial problems

Criteria: based on satisfactory completion of assignment sheet 6 and/or test items.

Criteria-Referenced Test Item:

Which will not help reduce debts?

a. * delay payment on all bills

b. eliminate use of all credit cards

c. schedule payments with creditors

d. list priorities and needs

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: I Obtaining Financial Assistance

Task: 5 Handle financial problems

Performance Objective:

Given: Given the content outline and transparency masters 1, 2, 3, 4,

Task: the student demonstrates the ability to handle financial problems

Criteria: based on satisfactory completion of assignment sheet 6 and/or test items.

Criteria-Referenced Test Item:

Which is **not** a result of garnishment of wages?

a. * credit will be easy to obtain

b. loans will be unavailable

c. credit payments will be denied

d. employer paperwork will increase

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: I Obtaining Financial Assistance

Task: 6 Obtain financial counseling

Performance Objective:

Given: Given the content outline,

Task: the student recognizes the reason for obtaining financial counseling

Criteria: based on satisfactory completion of assignment sheet 6 and/or test items.

Criteria-Referenced Test Item:

Which should be contacted to find agencies that offer financial counseling?

a. National Council of Consumer Interests

b. Consumer's Union

c. Department of Health and Human Services

d. * National Foundation for Consumer Credit

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: I Obtaining Financial Assistance

Task: 6 Obtain financial counseling

Performance Objective:

Given: Given the content outline,

Task: the student recognizes the reason for obtaining financial counseling

Criteria: based on satisfactory completion of assignment sheet 6 and/or test items.

Criteria-Referenced Test Item:

Which is **not** a service offered by financial counselors?

a. budgeting services

b. * personal loans

c. debt consolidation

d. payment schedules

(NOTE: * represents correct response)

Competency:

Duty Area: I Obtaining Financial Assistance

Task: 7 Apply for personal bankruptcy

Performance Objective:

Given: Given the content outline,

Task: the student describes factors involved in applying for bankruptcy

Criteria: based on satisfactory completion of assignment sheet 6 and/or test items.

Criteria-Referenced Test Item:

Which is the form of bankruptcy involving sale of all personal possessions?

a. * Chapter 7

b. Section 1057

c. Chapter 13

d. Section 501

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: I Obtaining Financial Assistance

Task: 7 Apply for personal bankruptcy

Performance Objective:

Given: Given the content outline,

Task: the student describes factors involved in applying for bankruptcy

Criteria: based on satisfactory completion of assignment sheet 6 and/or test items.

Criteria-Referenced Test Item:

Stephen acquired numerous debts. He is so in debt that he feels he must declare bankruptcy. "After all," he says, "declaring bankruptcy really has no affect on me so it appears to be the fastest route to getting out of debt." What are some possible results of declaring personal bankruptcy?

Possible Answers:

a. If any relatives co-signed a loan for him, they can become liable for his debt.

b. If he declares bankruptcy, he will still need to make some payments such as child support and taxes.

c. He may not be able to get any credit for a long time.

CONSUMER EDUCATION

Competency:

Duty Area: I Obtaining Financial Assistance

Task: 8 Obtain assistance during financial difficulties

Performance Objective:

Given: Given the content outline,

Task: the student defines terms associated with financial assistance

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criteria-Referenced Test Item:

Match the term to the definition.

		Definitions		Terms
f	1.	one large loan that assumes several smaller loans	a.	Farmers Home Administration
c	2.	payments made for a limited time to workers who have lost their jobs	b.	personal loan
			c.	employment compensation
g	3.	loan which is repaid at set intervals over a given period of time	d.	Division of Family Services
e	4.	obtaining help to develop debt management plans	e.	financial counseling
d	5.	agency offering numerous programs for people who need assistance	f.	consolidation loan
			g.	installment loan
			h.	bankruptcy

CONSUMER EDUCATION

Competency:

Duty Area: I Obtaining Financial Assistance

Task: 8 Obtain assistance during financial difficulties

Performance Objective:

Given: Given the content outline,

Task: the student identifies ways to recognize financial problems

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criteria-Referenced Test Item:

Which would **not** indicate financial difficulties?

a. * recognize spending limits

b. inability to save money

c. pay only interest on debt

d. borrow to pay existing bills

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: I Obtaining Financial Assistance

Task: 9 Obtain government loan

Performance Objective:

Given: Given the content outline,

Task: the student describes government loans

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criteria-Referenced Test Item:

Which loan is available to farmers/ranchers when they suffer losses due to flood?

a. Missouri Housing Development

b. United Financial Management

c. * Farmers Home Administration

d. Farm and Land Management

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: I Obtaining Financial Assistance

Task: 9 Obtain government loan

Performance Objective:

Given: Given the content outline,

Task: the student describes government loans

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criteria-Referenced Test Item:

Roger notices that the acreage on which he is living is beginning to erode. His land adjoins several others that are in a similar condition. Roger and the adjoining property owners are partners in a raspberry growing business. The area where they raise their berries is being eroded and they are losing some of their profits. What can Roger and the others do about this situation? From whom can they receive help? What kind of assistance can they receive? How must people be involved in order to get assistance?

Possible Answer:

Roger and his neighbors should investigate a Farmers Home Administration Loan. If they are rural residents, have problems conserving their land, or need assistance to establish or run a small business, a loan from this agency could assist them. If there are three or more people needing such assistance, they are eligible for such a loan.

CONSUMER EDUCATION

Competency:

Duty Area: I Obtaining Financial Assistance

Task: 10 File for worker's compensation

Performance Objective:

Given: Given the content outline,

Task: the student describes worker's compensation

Criteria: based on satisfactory completion of assignment sheet 7 and/or test items

Criteria-Referenced Test Item:

When is an employee eligible to receive worker's compensation?

a. at retirement

b. for superior work

c. if he/she is fired

d. * when too ill to work

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: I Obtaining Financial Assistance

Task: 10 File for worker's compensation

Performance Objective:

Given: Given the content outline,

Task: the student describes worker's compensation

Criteria: based on satisfactory completion of assignment sheet 7 and/or test items.

Criteria-Referenced Test Item:

John became ill while working in a local chemical plant. He has three children in school and his wife is a full-time homemaker. John's condition was diagnosed as a result of working in an inadequately ventilated shop. He will need to rest for three weeks before he can go back to work. John is worried about how he'll make ends meet during this period. What help can John get? Be sure to discuss what compensation he is eligible for, the types of expenses for which he is covered, and other support he can receive under this coverage during this time.

Possible Answers:

a. If John is employed by a large business, he should be eligible for worker's compensation which covers unsafe working conditions.

b. His medical expenses such as medicines, lab tests, and other medical care should be covered by this insurance.

c. He should also receive some money to cover living expenses during this time.

Competency:

Duty Area: I Obtaining Financial Assistance

Task: 11 Apply for unemployment compensation

Performance Objective:

Given: Given the content outline,

Task: the student describes unemployment compensation

Criteria: based on satisfactory completion of assignment sheet 7 and/or test items.

Criteria-Referenced Test Item:

Bertha has recently lost her job. She filled out her unemployment compensation forms last week, but she still has not received any funds. She does not understand why. What can you tell her?

Possible Answer:

When papers are filled out for compensation, it takes a certain time period before the red tape is cleared--data are entered, checks must be issued, and information must be mailed to the individual. Bertha may have to wait several weeks or months before she receives her check.

Competency:

Duty Area:	I	Obtaining Financial Assistance
Task:	11	Apply for unemployment compensation

Performance Objective:

Given: Given the content outline,

Task: the student describes unemployment compensation

Criteria: based on satisfactory completion of assignment sheet 7 and/or test items.

Criteria-Referenced Test Item:

Which is a requirement for receiving unemployment compensation?

a. * an insured worker

b. a retired worker

c. over age 35

d. on strike

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: I Obtaining Financial Assistance

Task: 12 Purchase food stamps

Performance Objective:

Given: Given the content outline,

Task: the student describes government assistance programs, including food stamps

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criteria-Referenced Test Item:

Which category causes people to be eligible to receive food stamps?

a. middle income

b. * low income

c. high income

d. retired

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: I Obtaining Financial Assistance

Task: 12 Purchase food stamps

Performance Objective:

Given: Given the content outline,

Task: the student describes government assistance programs, including food stamps,

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criteria-Referenced Test Item:

Jess has worked hard all of his life. He has very negative feelings toward anyone who loafs around. He is especially distressed when he sees people in grocery stores buying more than he can afford to buy. Then he sees them pull out their food stamps to pay for all the food. He can't understand why well fed, healthy people have food stamps. What can you tell Jess?

Possible Answers:

a. The people Jess is seeing have to be at a certain income level to be considered eligible for food stamps.

b. There are restrictions on what they can buy.

c. Although they may look well fed, they might not if they had no access to food stamps.

d. Food stamps help people to have a certain standard of living they may not have otherwise.

e. Food stamps are intended to reduce hunger and malnutrition.

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 1 Obtain support services for education

Performance Objective:

Given: Given the content outline and transparency master 1,

Task: the student identifies sources for obtaining educational support

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criteria-Referenced Test Item:

Mary Beth has applied to several colleges. She also completed information at each college regarding her need for financial aid. At this point she has been accepted by the college of her first choice, and one other. Both have offered several sources of support. Mary Beth now feels secure and does not tell the college which is not her choice, where she is planning to go. What could be a result of her behavior?

Possible Answer:

If Mary Beth does not inform the college of her decision, she may be preventing another student from using the aid which has been set aside for her. This is unfair to other students.

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 1 Obtain support services for education

Performance Objective:

Given: Given the content outline and transparency master 1,

Task: the student identifies sources for obtaining educational support

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criteria-Referenced Test Item:

List four sources of funding available for students who want to go to college but need financial assistance.

Possible Answers:

a. Federal government

b. State government

c. Colleges

d. Private programs

CONSUMER EDUCATION

Competency:

Duty Area:	J	Planning for the Future
Task:	2	Obtain basic educational grant

Performance Objective:

Given:	Given the content outline and transparency master 1,
Task:	the student identifies sources for obtaining educational support
Criteria:	based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criteria-Referenced Test Item:

Ted received a National Direct Student Loan to support his college education. When he signed papers for the loan, he agreed to pay it back. However, that was a long time ago and Ted decides not to pay off the loan. Will Ted suffer any consequences?

Possible Answer:

Although those who defaulted on their loans have not been prosecuted, they could be sued, their credit rating could be affected, or their tax refund withheld for nonpayment of loans. Each year the federal government sets tougher restrictions on potential loan recipients. If Ted and others don't repay loans, the loans may be discontinued, or others may be able to only get small amounts of support.

CONSUMER EDUCATION

Competency:

Duty Area:	J	Planning for the Future
Task:	2	Obtain basic educational grant

Performance Objective:

Given:	Given the content outline and transparency master 1,
Task:	the student identifies sources for obtaining educational support
Criteria:	based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criteria-Referenced Test Item:

Which office should be contacted to apply for a Guaranteed Student Loan?

a. * Missouri Coordinating Board for Higher Education

b. Department of Elementary and Secondary Education

c. Attorney General's Office in Missouri

d. Internal Revenue Service Regional Office

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 3 Select financial services

Performance Objective:

Given: Given the content outline,

Task: the student describes what to look for in financial services

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criteria-Referenced Test Item:

Which is the concern of a person who needs funds that are easily withdrawn from a financial service?

a. service charges

b. convenience

c. * liquidity

d. location

(NOTE: * represents correct response)

Competency:

Duty Area: J Planning for the Future

Task: 3 Select financial services

Performance Objective:

Given:	Given the content outline and transparency masters 3, 4,
Task:	the student describes what to look for in financial services
Criteria:	based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criteria-Referenced Test Item:

Which is important in the selection of a financial planner?

a. recognition

b. employment

c. degree

d. * certification

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 4 Select insurance

Performance Objective:

Given: Given the content outline and transparency master 2,

Task: the student describes how to select insurance

Criteria: based on satisfactory completion of job sheet 1 and/or test items.

Criteria-Referenced Test Item:

Which is the most reliable source to consult regarding a prospective insurance company?

a. telephone directory

b. * Consumer Reports Buying Guide

c. Federal Insurance Corporation

d. friends or relatives

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 4 Select insurance

Performance Objective:

Given: Given the content outline and transparency master 2,

Task: the student describes how to select insurance

Criteria: based on satisfactory completion of job sheet 1 and/or test items.

Criteria-Referenced Test Item:

Ted went to see an insurance agent recommended by friends. He explained the type of insurance that he needed. The agent recommended a policy that he called "supreme coverage," indicating that this policy would cover Ted under any circumstances. The charge for the policy was only $3,000 per year or $1,500 every six months. What did Ted neglect to do when he discussed his needs with this agent?

Possible Answer:

Ted should have explained the limits of the coverage he wishes to have. The cost of the "supreme" coverage is very high and it would be difficult for most people to afford. More frequent insurance payments rather than one yearly payment increases costs.

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 5 Purchase motor vehicle insurance

Performance Objective:

Given: Given the content outline,

Task: the student describes types of motor vehicle insurance

Criteria: based on satisfactory completion of assignment sheet 2, job sheet 1, and/or test items.

Criteria-Referenced Test Item:

Jonathan recently got his driver's license; he had saved enough money to purchase a second-hand car. He doesn't have money for insurance coverage, but Jonathan doesn't plan to have an accident, so that doesn't matter. Is Jonathan correct in his assumption?

Possible Answer:

According to Missouri law, a driver must have proof of liability insurance in order to register a car. If Jonathan has an accident, he could have costs that leave him open for bankruptcy and a law suit.

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 5 Purchase motor vehicle insurance

Performance Objective:

Given: Given the content outline,

Task: the student describes types of motor vehicle insurance

Criteria: based on satisfactory completion of assignment sheet 2, job sheet 1, and/or test items.

Criteria-Referenced Test Item:

Rita is considering the purchase of automobile insurance. She has compared prices finding that it is going to cost more than she expected. What can Rita do to reduce insurance coverage costs? Identify at least four steps she could take.

Possible Answers:

a. Take higher deductible

b. Select only needed coverage

c. Avoid duplicate coverage

d. Maintain good driving record

e. Pay car insurance premiums on time

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 6 Purchase health insurance

Performance Objective:

Given: Given the content outline,

Task: the student describes types of health insurance

Criteria: based on satisfactory completion of job sheet 1 and/or test items.

Criteria-Referenced Test Item:

Explain the benefits of a group health insurance plan, including at least two benefits of such an option.

Possible Answers:

a. A group health insurance plan reduces the cost of check ups, medical tests, and outpatient services.

b. Members of group health insurance use services on a regular basis and are less likely to postpone needed care.

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 6 Purchase health insurance

Performance Objective:

Given: Given the content outline,

Task: the student describes types of health insurance

Criteria: based on satisfactory completion of job sheet 1 and/or test items.

Criteria-Referenced Test Item:

Oscar recently turned 65, retired from his job, and lost the group health care benefits that went with his job. He feels that he doesn't need to worry about health insurance since he is covered by Medicare. What should Oscar know regarding Medicare coverage? Be sure to mention the extent of Medicare coverage and points to consider regarding supplemental insurance policies.

Possible Answer:

Medicare covers only a portion of the medical costs an elderly person can encounter. Oscar needs to compare supplemental insurance coverage available from various companies.

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 7 Purchase life insurance

Performance Objective:

Given: Given the content outline,

Task: the student describes types of life insurance

Criteria: based on satisfactory completion of job sheet 1 and/or test items.

Criteria-Referenced Test Item:

Jim is considering the purchase of life insurance. He has talked to an agent but is still confused about the difference between term and whole life insurance. Which insurance would be the best for Jim?

Possible Answers:

a. If Jim is young, term insurance might be a good choice since payments are lower during the time period when there is less chance of death.

b. Whole life insurance has stable premiums that can be borrowed against, but the value of the policy declines over time.

c. He may want to explore universal life insurance, which keeps pace with inflation and can therefore provide a larger settlement.

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 7 Purchase life insurance

Performance Objective:

Given: Given the content outline,

Task: the student describes types of life insurance

Criteria: based on satisfactory completion of job sheet 1 and/or test items.

Criterion-Referenced Test Item:

Marjorie recently received a payment from her group insurance policy because costs to maintain the insurance went down for the group. What type of insurance does Marjorie have?

a. universal life insurance

b. * mutual insurance

c. term insurance

d. medicare insurance

(NOTE: * represents correct response)

Competency:

Duty Area:	J	Planning for the Future
Task:	8	Purchase disability insurance

Performance Objective:

Given:	Given the content outline,
Task:	the student describes characteristics of disability insurance
Criteria:	based on satisfactory completion of job sheet 1 and/or test items.

Criterion-Referenced Test Item:

Jeff works at a dangerous job; he decided he needs disability insurance. One of the agents he consulted offered him a policy that sounds good. In the fine print of the policy, however, Jeff noticed that there was a clause stating that the policy will be cancelled at age 55. Jeff is now 35 and feels that such a clause is okay since 55 is a long way off. What do you think?

Possible Answer:

Jeff needs to be cautious about such a policy. If he plans to keep the policy for a long time and work at the same job, he could lose his coverage just when he needs it the most. Jeff should get a non-cancellable policy that will always be there, so he won't need another policy in a time of crisis.

CONSUMER EDUCATION

Competency:

Duty Area:	J	Planning for the Future
Task:	9	Purchase homeowner's/renter's insurance

Performance Objective:

Given:	Given the content outline,
Task:	the student describes characteristics of homeowner's/renter's insurance
Criteria:	based on satisfactory completion of job sheet 1 and/or test items.

Criterion-Referenced Test Item:

Which form of insurance will give new home owners the assurance that their home is free of defects?

a. casualty insurance

b. * homeowner's warranty coverage

c. homeowner's land guarantee

d. federal property insurance

(NOTE: * represents correct response)

Competency:

Duty Area:	J	Planning for the Future
Task:	9	Purchase homeowner's/renter's insurance

Performance Objective:

Given:	Given the content outline,
Task:	the student describes characteristics of homeowner's/renter's insurance
Criteria:	based on satisfactory completion of job sheet 1 and/or test items.

Criterion-Referenced Test Item:

Tom is considering the purchase of renter's insurance. What should he do to have the coverage he needs if he ever has to use the policy? List at least three steps that he should follow.

Possible Answers:

a. List all possessions

b. Keep list of possessions in safe place

c. Give copy of list of possessions to insurance agent

d. Photograph or videotape rooms and possessions

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 10 Prepare a savings/investment plan

Performance Objective:

Given: Given the content outline and transparency masters 5, 6,

Task: the student demonstrates the ability to develop a savings/investment plan

Criteria: based on satisfactory completion of assignment sheet 3; job sheets 2, 3; and/or test items.

Criterion-Referenced Test Item:

Ted and Annie want to start a savings account and investment plan. What recommendations would help them get started?

Possible Answers:

a. They should begin by setting up a budget that includes a portion of their earnings for savings.

b. If they have extra money, they could take out a bank certificate of deposit which is insured and will earn more interest than a passbook savings account.

c. They could investigate a mutual fund and earn extra money as stocks go up. Should the stock market fall, however, they might lose their savings.

CONSUMER EDUCATION

Competency:

Duty Area:	J	Planning for the Future
Task:	10	Prepare a savings/investment plan

Performance Objective:

Given: Given the content outline and transparency masters 5, 6,

Task: the student demonstrates the ability to develop a savings/investment plan

Criteria: based on satisfactory completion of assignment sheet 3; job sheets 2, 3; and/or test items.

Criterion-Referenced Test Item:

Margie is having difficulty saving money. She has goals which will involve large amounts of money. One goal is a new car. Margie is a secretary and earns about $16,000 a year. She barely makes it from one month to the next and sometimes has to borrow money from her friends in order to make it through the month. What can Margie do to begin saving for a car?

Possible Answers:

a. Margie needs to establish a strict budget and begin to cut costs.

b. She could save all her loose change. When it gets to be a sizeable amount, she can put it in the bank and it will earn interest.

c. She could give up her expensive habits, if she has any.

d. She could carry her lunch instead of eating out, etc.

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 11 Plan for retirement

Performance Objective:

Given: Given the content outline and transparency master 6,

Task: the student demonstrates the ability to develop a retirement plan

Criteria: based on satisfactory completion of assignment sheet 3, job sheet 3, and/or test items.

Criterion-Referenced Test Item:

Marty is just getting started in his career and is being paid a very good salary. He isn't worried about what will happen to him when he retires. Marty intends to live for today and let tomorrow take care of itself. What guidelines does Marty need to plan ahead for his retirement?

Possible Answers:

a. Marty needs to plan for his retirement because people are living longer and social security will not take care of all their needs in retirement.

b. Marty needs to explore setting up a savings account, investments, enrolling in an employee pension plan if offered by his firm.

c. He may also want to establish an Individual Retirement Account if his salary is not over the limit specified in the tax law.

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 11 Plan for retirement

Performance Objective:

Given: Given the content outline and transparency master 6,

Task: the student demonstrates the ability to develop a retirement plan

Criteria: based on satisfactory completion of assignment sheet 3, job sheet 3, and/or test items.

Criterion-Referenced Test Item:

Wilma works for a company that offers a good pension plan. That is one of the reasons she is staying with the company. She recently found out that her company pension plan is not insured. Does Wilma have anything to worry about? Explain.

Possible Answer:

If the company changes hands, pension plans can be changed, eliminated or reduced. If the company goes out of business, Wilma could lose all of her benefits and be in a great deal of financial difficulty. In order to receive benefits from a company that has gone out of business, its pension plan must be insured and even if insured, the benefits are usually lower than the original pension plan. Wilma has a lot to worry about.

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 12 Obtain Social Security card

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates the ability to obtain a social security card

Criteria: based on the satisfactory completion of assignment sheet 4 and/or test items.

Criterion-Referenced Test Item:

From a local telephone directory, find the office and location from which an individual can obtain a social security card. List the information below:

Office Name: ____

Location: ____

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 12 Obtain Social Security card

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates the ability to obtain a social security card

Criteria: based on the satisfactory completion of assignment sheet 4 and/or test items.

Criterion-Referenced Test Item:

Shane wants to check on the accuracy of his social security benefits so that he won't loose out on earned benefits. Explain what Shane needs to do.

Possible Answer:

Shane should request an earnings statement from the Social Security Administration Office. He needs to check the information he receives with his W-2 forms to see if the amount on his forms corresponds to the amount the Social Security Administration sent him.

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 13 Obtain government pensions (Social Security)

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates the ability to obtain a government pension

Criteria: based on satisfactory completion of assignment sheet 4 and/or test items.

Criteria-Referenced Test Item:

Bart recently became disabled as a result of an injury on the job. Now he is out of work and has very little savings for himself and his family until he can go back to work. His doctor is unsure whether Bart will ever be able to go back to work due to the extent of his injuries. What agency does Bart need to contact and what resources can this agency offer him?

Possible Answers:

a. If Bart is eligible for social security and has his card, he should receive disability benefits. Social security will provide him with a monthly income until he can get back on his feet.

b. Bart or another family member needs to contact the local Social Security Office and complete the necessary paperwork to start his benefits.

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 13 Obtain government pensions (Social Security)

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates the ability to obtain a government pension

Criteria: based on the satisfactory completion of assignment sheet 4 and/or test items.

Criterion-Referenced Test Item:

Hester is nearing retirement and knows that she needs to be thinking about getting her social security benefits started in a few months. What does Hester need to do in order to start receiving her benefits.

Possible Answer:

Hester needs to contact her local Social Security Office now and provide them with proof of her age and her social security card. Then the paperwork can be completed so that she can start receiving her benefits as soon as she retires.

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 14 Make an estate plan

Performance Objective:

Given: Given the content outline and transparency master 7,

Task: the student describes features on an estate plan

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Denise has been encouraged by her children to make out a will. She does as requested. After the will is completed, she stores the will in her safe deposit box for safekeeping. Has Denise made a good decision regarding the safekeeping of her will? Explain.

Possible Answer:

Denise needs to give a copy of her will to someone whom she trusts, her children or another relative. If she stores her will in her safe deposit box, it will be sealed upon death until the box is opened by tax inspectors. There could be considerable delay in settling her estate.

Competency:

Duty Area:	J	Planning for the Future
Task:	14	Make an estate plan

Performance Objective:

Given:	Given the content outline and transparency master 7,
Task:	the student describes features on an estate plan
Criteria:	based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which form of trust does **not** require an estate to go through probate?

a. community trust

b. * inter vivos trust

c. interim warrant trust

d. trustee trust

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	K	Recognizing the Citizen's Role in our Economy
Task:	1	Use economic principles

Performance Objective:

Given:	Given the content outline and transparency masters 1, 2,
Task:	the student describes economic principles
Criteria:	based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which government agency regulates the money supply?

a. * Federal Reserve System

b. Bank of America

c. Department of Health and Human Services

d. Supreme Court

(NOTE: * represents correct response)

Competency:

Duty Area: K Recognizing the Citizen's Role in our Economy

Task: 1 Use economic principles

Performance Objective:

Given: Given the content outline and transparency masters 1, 2,

Task: the student describes economic principles

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is the benefit enabling persons who cannot earn a living to receive income from the government?

a. tax regulations

b. license fees

c. banking systems

d. * transfer payments

(NOTE: * represents correct response)

Competency:

Duty Area: K Recognizing the Citizen's Role in our Economy

Task: 2 Fill out income tax exemptions form (W4)

Performance Objective:

Given: Given the content outline,

Task: the student analyzes tax exemptions

Criteria: based on the satisfactory completion of job sheet 2 and/or test items.

Criterion-Referenced Test Item:

Which results when there is a dependent claim on a W4 form?

a. * reduce amount deducted from salary

b. delay need to file tax form

c. increase overall tax payments

d. limit needs for salary increase

(NOTE: * represents correct response)

Competency:

Duty Area: K Recognizing the Citizen's Role in our Economy

Task: 2 Fill out income tax exemptions form (W4)

Performance Objective:

Given: Given the content outline,

Task: the student analyzes tax exemptions

Criteria: based on the satisfactory completion of job sheet 2 and/or test items.

Criterion-Referenced Test Item:

Which is necessary when an employee marries or has children?

a. complete tax forms earlier

b. limit the number of tax forms filed

c. * refile W4 forms

d. seek help in completing tax forms

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: K Recognizing the Citizen's Role in our Economy

Task: 3 Prepare income tax return

Performance Objective:

Given: Given the content outline and transparency master 3,

Task: the student demonstrates the ability to prepare an income tax return

Criteria: based on the satisfactory completion of job sheet 3 and/or test items.

Criterion-Referenced Test Item:

Which income can be excluded from federal income tax?

a. salary earnings

b. * disability benefits

c. interest earned on savings

d. capital gains

(NOTE: * represents correct response)

Competency:

Duty Area:	K	Recognizing the Citizen's Role in our Economy
Task:	3	Prepare income tax return

Performance Objective:

Given:	Given the content outline and transparency master 3,
Task:	the student demonstrates the ability to prepare an income tax return
Criteria:	based on the satisfactory completion of job sheet 3 and/or test items.

Criterion-Referenced Test Item:

Which tax form is available for a single person who earns no interest, no dividends, and claims no deductions?

a. 1820F

b. 950SF

c. 1020A

d. * 1040EZ

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	K	Recognizing the Citizen's Role in our Economy
Task:	4	Relate taxes to public services

Performance Objective:

Given: Given the content outline and transparency master 4,

Task: the student relates taxes to public services

Criteria: based on the satisfactory completion of job sheets 4, 5, and/or test items.

Criterion-Referenced Test Item:

Which is a recipient of local taxes?

a. * libraries

b. highways

c. national parks

d. national defense

(NOTE: * represents correct response)

Competency:

Duty Area:	K	Recognizing the Citizen's Role in our Economy
Task:	4	Relate taxes to public services

Performance Objective:

Given:	Given the content outline and transparency master 4,
Task:	the student relates taxes to public services
Criteria:	based on the satisfactory completion of job sheets 4, 5, and/or test items.

Criterion-Referenced Test Item:

Which uses a large portion of the federal budget? .

a. recordkeeping

b. taxation

c. * transfer payments

d. legal defense

(NOTE: * represents correct response)

Competency:

Duty Area: K Recognizing the Citizen's Role in our Economy

Task: 5 Use public services

Performance Objective:

Given: Given the content outline,

Task: the student analyses use and abuse of public services

Criteria: based on the satisfactory completion of job sheet 5 and/or test items.

Criterion-Referenced Test Item:

Bob recently read a news report describing the activities of a special interest group, working to remove all federal government safety inspectors from private construction industry job sites. Bob feels that special interest groups have a right to do their own thing and it has no affect on him. What would you say to Bob about his assumption?

Possible Answer:

Bob is incorrect in his assumption. Even if he does not work in the construction industry, some of his neighbors may. If they are crippled, hurt, or killed on the job because of inadequate safety precautions, a large number of people may be affected by this special interest group action. Medical costs will rise, and more taxes will have to be used to care for the disabled and their families. In the long run, it affects Bob. Special interest groups tend to work for their own good versus the public good.

CONSUMER EDUCATION

Competency:

Duty Area:	K	Recognizing the Citizen's Role in our Economy
Task:	5	Use public services

Performance Objective:

Given:	Given the content outline,
Task:	the student analyses use and abuse of public services
Criteria:	based on the satisfactory completion of job sheet 5 and/or test items.

Criterion-Referenced Test Item:

Which service is **not** provided through the welfare system?

a. employment information

b. public housing

c. * salary reimbursement

d. transfer payments

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: L Recognizing Careers in Consumer Education

Task: 1 Describe personal qualities and training required

Performance Objective:

Given: Given a situation,

Task: the student describes personal qualities and training required

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Jenna wants to develop her skills as a financial consultant. Where can she obtain training?

Possible Answers:

a. A junior college having a two-year program that will prepare her for entry-level occupations in consumer education.

b. Jenna can go to a four-year college.

c. She could enroll in a business school.

d. Jenna can attend a government training program.

e. Training programs are offered to prepare Certified Financial Planners.

CONSUMER EDUCATION

Competency:

Duty Area: L Recognizing Careers in Consumer Education

Task: 1 Describe personal qualities and training required

Performance Objective:

Given: Given a situation,

Task: the student identifies specific job training required

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which would **not** be needed in consumer education occupations?

a. mathematics

b. computers

c. checking and verifying information

d. * estimating distances

(NOTE: * represents correct response)

Competency:

Duty Area: L Recognizing Careers in Consumer Education

Task: 2 Identify careers

Performance Objective:

Given: Given the content outline,

Task: the student identifies careers

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is **not** a career in consumer education?

a. appraiser

b. * patternmaker

c. credit analyst

d. market research analyst

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: L Recognizing Careers in Consumer Education

Task: 2 Identify careers

Performance Objective:

Given: Given the content outline,

Task: the student identifies careers

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which career would be performed by a consumer education specialist?

a. upholstery estimator

b. electric distribution checker

c. license inspector

d. * Internal Revenue Service agent

(NOTE: * represents correct response)

Competency:

Duty Area: L Recognizing Careers in Consumer Education

Task: 3 Investigate working conditions and income of specific careers

Performance Objective:

Given: Given the Occupational Outlook Handbook,

Task: the student investigates working conditions and income of specific careers

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

List five working conditions typically found in a consumer education occupation.

Possible Answers:

a. use computers

b. analyze statistics

c. personal consultations

d. carry out research

e. teach

f. compute taxes

g. handle securities

h. write reports

i. negotiate policies

k. direct accounts

Competency:

Duty Area:	L	Recognizing Careers in Consumer Education
Task:	3	Investigate working conditions and income of specific careers

Performance Objective:

Given: Given the Occupational Outlook Handbook,

Task: the student investigates working conditions and income of specific careers

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Describe the type of income a consumer educator can expect for a specific occupation in this area. Also identify the number of hours worked and fringe benefits, if any, on the particular occupation selected.

Possible Answer:

Answers to this item will vary depending on the particular issue of the Occupational Outlook Handbook used.

Competency:

Duty Area: M Identifying Types of Small Businesses

Task: 1 Describe home-based home economics businesses

Performance Objective:

Given: Given a situation,

Task: the student describes home-based home economics businesses

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which would be the occupation of a person who has passed a test qualifying him/her to help people having financial difficulties by, devising **budgets,** monitoring spending habits, and planning for consolidation loans?

a. * certified financial planner

b. tax assessor

c. rate analyst

d. commodities broker

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: M Identifying Types of Small Businesses

Task: 1 Describe home-based home economics businesses

Performance Objective:

Given: Given a situation,

Task: the student describes home-based home economics businesses

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is **not** required in managing a home-based business?

a. a work area

b. communications

c. * supervision

d. time schedules

(NOTE: * represents correct response)

Competency:

Duty Area: M Identifying Types of Small Businesses

Task: 2 Assess personal skills and resources to be an entrepreneur

Performance Objective:

Given: Given a situation,

Task: the student assesses personal skills and resources to be an entrepreneur

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which needs to be a characteristic of an entrepreneur?

a. rich

b. outgoing

c. successful

d. * motivation

(NOTE: * represents correct response)

Competency:

Duty Area:	M	Identifying Types of Small Businesses
Task:	2	**Assess personal** skills and resources to be an entrepreneur

Performance Objective:

Given: Given a situation,

Task: the student assesses personal skills and resources to be an entrepreneur

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Jeff says that he wants to be an entrepreneur. He is a person who takes things easy. Frequently he is late for school, talks about his employer behind his back, and says that once he is on his own, he will not have to answer to anyone or punch a time clock. What does Jeff need to know about entrepreneurship?

Possible Answer:

Jeff errs in terms of perceptions. In order to be a successful entrepreneur, you must be highly motivated, set goals for yourself, and measure your own effectiveness; if you have clients, you must meet their needs at the times they set for you. At this point, Jeff doesn't have entrepreneurial qualities.

CONSUMER EDUCATION

Competency:

Duty Area: M Identifying Types of Small Businesses

Task: 3 Compare advantages and disadvantages of owning a business and working for an employer

Performance Objective:

Given: Given the content outline,

Task: the student compares advantages and disadvantages of owning a business and working for an employer.

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Write "A" before the advantages of owning a business and "D" before the disadvantages of owning a business.

A 1. set own schedule

D 2. find own clients

A 3. decide how profits are used

D 4. provide health insurance

D 5. find sufficient financing

CONSUMER EDUCATION

Competency:

Duty Area: M Identifying Types of Small Businesses

Task: 3 Compare advantages and disadvantages of owning a business and working for an employer

Performance Objective:

Given: Given the content outline,

Task: the student compares advantages and disadvantages of owning a business and working for an employer.

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is **not** a necessary requirement for being self employed?

a. * graduate from college
b. organize activities
c. set goals
d. manage time

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: N Developing Leadership Through Future Homemakers of America

Task: 1 Define leadership

Performance Objective:

Given: Given a list of home, school, and community leaders,

Task: the student recognizes leadership positions

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Who is our state leader?

1. attorney general
2. * governor
3. chairperson
4. president

(NOTE: * represents correct response)

Competency:

Duty Area: N Developing Leadership Through Future Homemakers of America

Task: 1 Define leadership

Performance Objective:

Given: Given a list of home, school, and community leaders,

Task: the student recognizes leadership positions

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Write the name of the current official beside the position he/she fills.

1. Governor ____________________
2. State FHA/HERO President ____________________
3. State Representative ____________________
4. Mayor ____________________
5. Chapter FHA/HERO President ____________________
6. Missouri State FHA/HERO Advisor ____________________
7. National FHA/HERO President ____________________
8. Principal ____________________
9. Superintendent ____________________
10. Regional FHA/HERO President ____________________
11. Homemaker ____________________

Competency:

Duty Area: N Developing Leadership Through Future Homemakers of America

Task: 1 Define leadership

Performance Objective:

Given: Given information presented in class,

Task: the student identifies/writes a definition of leadership

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Write "T" before the statement that is true and "F" before the statement that is false.

T 1. Leadership involves both leading and following.

T 2. Leadership reaches out and shares personal skills and resources.

F 3. Leadership is an autocratic process.

F 4. Leadership traits are inherited.

Competency:

Duty Area: N Developing Leadership Through Future Homemakers of America

Task: 1 Define leadership

Performance Objective:

Given: Given information presented in class,

Task: the student identifies/writes a definition of leadership

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which description defines leadership?

a. responsible for the success of the chapter

b. plans, organizes, controls, and coordinates meetings

c. * encourages other students to participate and work toward group goals

d. emphasizes getting the job done without considering the feelings of others

(NOTE: * represents correct response)

Competency:

Duty Area: N Developing Leadership Through Future Homemakers of America

Task: 2 Identify leadership qualities and skills

Performance Objective:

Given: Given a list of traits,

Task: the student identifies leadership qualities

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which traits are good leadership qualities?

a. communicates well, involves everyone, and demands own way

b. * manages time well, accepts responsibility, and encourages participation

c. selects friends for chairpersons, communicates well, and takes pride in the organization

d. regimented, motivated by self-interest, and manages resources well

(NOTE: * represents correct response)

Competency:

Duty Area: N Developing Leadership Through Future Homemakers of America

Task: 2 Identify leadership qualities and skills

Performance Objective:

Given: Given a list of traits,

Task: the students identifies leadership qualities

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Write "T" before the statement that is true and "F" before the statement that is false.

T__ 1. The chapter president demonstrates good leadership by making members feel welcome.

CONSUMER EDUCATION

Competency:

Duty Area: N Developing Leadership Through Future Homemakers of America

Task: 2 Identify leadership qualities and skills

Performance Objective:

Given: Given a list of skills or a case study/situation,

Task: the student identifies leadership skills

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Write "T" before the statement that is true and "F" before the statement that is false.

F 1. The president should ask for the treasurer's report before the minutes are read, when using correct parliamentary procedure in following an agenda.

Competency:

Duty Area: N Developing Leadership Through Future Homemakers of America

Task: 2 Identify leadership qualities and skills

Performance Objective:

Given: Given a case study/situation,

Task: the statement identifies leadership skills

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

During FHA/HERO week, the Consumer Education Class sponsored a school assembly on consumer awareness. Students assumed responsibilities for various jobs. Which member demonstrated positive leadership skills?

a. Sally's publicity posters were scheduled to be up by Tuesday, but were found in her locker on Wednesday.

b. John's duty was to set up chairs in the assembly hall Wednesday after school; he chose to attend basketball practice instead.

c. * Katherine contacted the speaker and arrived early to greet him/her.

d. Jason set up the public address system, without allowing time to test it.

(NOTE: * represents correct response)

Competency:

Duty Area:	N	Developing Leadership Through Future Homemakers of America
Task:	3	Demonstrate leadership qualities and skills

Performance Objective:

Given:	Given FHA/HERO bylaws/programs,
Task:	the student determines how to become an FHA/HERO leader
Criteria:	based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Rank the steps followed to achieve Power-of-One recognition using letters a, b, c, d, e.

a 1. select a module

d 2. confer with measurement team

c 3. form and carry out plan of action

b 4. complete check list and determine goal

e 5. submit evidence to state office

CONSUMER EDUCATION

Competency:

Duty Area:	N	Developing Leadership Through Future Homemakers of America
Task:	3	Demonstrate leadership qualities and skills

Performance Objective:

Given:	Given FHA/HERO bylaws/programs,
Task:	the student determines how to become a leader in one FHA/HERO event
Criteria:	based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Jennifer and Aaron want to attend the National FHA/HERO Leadership Meeting. They chose STAR Events as their goal. Rank the order of their route to achieve their goal using letters a, b, c, d, e.

c 1. compete/win at District STAR Events

b 2. compete at regional level (optional)

a 3. planning process at chapter level

d 4. compete/win at State STAR Events

e 5. compete at National STAR Events

Competency:

Duty Area: N Developing Leadership Through Future Homemakers of America

Task: 3 Demonstrate leadership qualities and skills

Performance Objective:

Given: Given a problem,

Task: the student demonstrates leadership qualities

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

The National FHA/HERO Week Committee cannot agree on which activities to present to the chapter. Which committee member's statement exemplifies good leadership skills?

1. "I know everyone wants to have a dance."
2. * "Let's list all the possibilities."
3. "No one wants to do that."
4. "Red and white day is always Friday."

(NOTE: * represents correct response)

Competency:

Duty Area: N Developing Leadership Through Future Homemakers of America

Task: 3 Demonstrate leadership qualities and skills

Performance Objective:

Given: Given a problem,

Task: the student uses leadership skills

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Bob and Susan are participating in a local FHA/HERO meeting. Susan has the floor but Bob interrupts to express his opposing opinion. How do the rules of parliamentary procedure solve this problem? Check all of the correct solutions.

1. * Any member calls for a point of order.
2. * The chairperson or parliamentarian rules Bob out of order.
3. Only agreeing opinions can be discussed.
4. The advisor rules Bob out of order.
5. * Bob may express his opinion when recognized by the chair.

(NOTE: *represents correct response) CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 7 Purchase life insurance

Performance Objective:

Given: Given the content outline,

Task: the student describes types of life insurance

Criteria: based on satisfactory completion of job sheet 1 and/or test items.

Criterion-Referenced Test Item:

Marjorie recently received a payment from her group insurance policy because costs to maintain the insurance went down for the group. What type of insurance does Marjorie have?

a. universal life insurance

b. * mutual insurance

c. term insurance

d. medicare insurance

(NOTE: * represents correct response)

Competency:

Duty Area:	J	Planning for the Future
Task:	8	Purchase disability insurance

Performance Objective:

Given:	Given the content outline,
Task:	the student describes characteristics of disability insurance
Criteria:	based on satisfactory completion of job sheet 1 and/or test items.

Criterion-Referenced Test Item:

Jeff works at a dangerous job; he decided he needs disability insurance. One of the agents he consulted offered him a policy that sounds good. In the fine print of the policy, however, Jeff noticed that there was a clause stating that the policy was cancelled at age 55. Jeff is now 35 and feels that such a clause is okay since 55 is a long way off. What do you think?

Possible Answer:

Jeff needs to be cautious about such a policy. If he plans to keep the policy for a long time and work at the same job, he could lose his coverage just when he needs it the most. Jeff should get a non-cancellable policy that will always be there, so he won't need another policy in a time of crisis.

Competency:

Duty Area: J Planning for the Future

Task: 8 Purchase disability insurance

Performance Objective:

Given: Given the content outline,

Task: the student describes characteristics of disability insurance

Criteria: based on satisfactory completion of job sheet 1 and/or test items.

Criterion-Referenced Test Item:

Which insurance provides a monthly income when the policy holder is disabled?

a. salary continuation

b. term

c. group

d. health maintenance

(NOTE: * represents correct response)

Competency:

Duty Area: J Planning for the Future

Task: 9 Purchase homeowner's/renter's insurance

Performance Objective:

Given: Given the content outline,

Task: the student describes characteristics of homeowner's/renter's insurance

Criteria: based on satisfactory completion of job sheet 1 and/or test items.

Criterion-Referenced Test Item:

Which form of insurance will give new home owners the assurance that their home is free of defects?

a. casualty insurance

b. * homeowner's warranty coverage

c. homeowner's land guarantee

d. federal property insurance

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	J	Planning for the Future
Task:	9	Purchase homeowner's/renter's insurance

Performance Objective:

Given:	Given the content outline,
Task:	the student describes characteristics of homeowner's/renter's insurance
Criteria:	based on satisfactory completion of job sheet 1 and/or test items.

Criterion-Referenced Test Item:

Tom is considering the purchase of renter's insurance. What should he do to have the coverage he needs if he ever has to use the policy? List at least three steps that he should follow.

Possible Answers:

a. list all possessions

b. keep list of possessions in safe place

c. give copy of list of possessions to insurance agent

d. photograph or videotape rooms and possessions

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 10 Prepare a savings/investment plan

Performance Objective:

Given: Given the content outline and transparency masters 5, 6,

Task: the student demonstrates the ability to develop a savings/investment plan

Criteria: based on satisfactory completion of assignment sheet 3; job sheets 2, 3; and/or test items.

Criterion-Referenced Test Item:

Ted and Annie want to start a savings account and investment plan. What recommendations would help them get started?

Possible Answers:

a. They should begin by setting up a budget that includes a portion of their earnings for savings.

b. If they have extra money, they could take out a bank certificate of deposit which is insured and will earn more interest than a passbook savings account.

c. They could investigate a mutual fund and earn extra money as stocks go up. Should the stock market fall, however, they might lose their savings.

Competency:

Duty Area:	J	Planning for the Future
Task:	10	Prepare a savings/investment plan

Performance Objective:

Given:	Given the content outline and transparency masters 5, 6,
Task:	the student demonstrates the ability to develop a savings/investment plan
Criteria:	based on satisfactory completion of assignment sheet 3; job sheets 2, 3; and/or test items.

Criterion-Referenced Test Item:

Margie is having difficulty saving money. She has goals which will involve large amounts of money. One goal is a new car. Margie is a secretary and earns about $16,000 a year. She barely makes it from one month to the next and sometimes has to borrow money from her friends in order to make it through the month. What can Margie do to begin saving for a car?

Possible Answers:

a. Margie needs to establish a strict budget and begin to cut costs.

b. She could save all her loose change. When it gets to be a sizeable amount, she can put it in the bank and it will earn interest.

c. She could give up her expensive habits, if she has any.

d. She could carry her lunch instead of eating out, etc.

Competency:

Duty Area: J Planning for the Future

Task: 11 Plan for retirement

Performance Objective:

Given: Given the content outline and transparency master 6,

Task: the student demonstrates the ability to develop a retirement plan

Criteria: based on satisfactory completion of assignment sheet 3, job sheet 3, and/or test items.

Criterion-Referenced Test Item:

Marty is just getting started in his career and is being paid a very good salary. He isn't worried about what will happen to him when he retires. Marty intends to live for today and let tomorrow take care of itself. What guidelines does Marty need to plan ahead for his retirement?

Possible Answers:

a. Marty needs to plan for his retirement because people are living longer and social security will not take care of all their needs in retirement.

b. Marty needs to explore setting up a savings account, investments, enrolling in an employee pension plan if offered by his firm.

c. He may also want to establish an Individual Retirement Account if his salary is not over the limit specified in the tax law.

CONSUMER EDUCATION

Competency:

Duty Area:	J	Planning for the Future
Task:	11	Plan for retirement

Performance Objective:

Given:	Given the content outline and transparency master 6,
Task:	the student demonstrates the ability to develop a retirement plan
Criteria:	based on satisfactory completion of assignment sheet 3, job sheet 3, and/or test items.

Criterion-Referenced Test Item:

Wilma works for a company that offers a good pension plan. That is one of the reasons she is staying with the company. She recently found out that her company pension plan is not insured. Does Wilma have anything to worry about? Explain.

Possible Answer:

If the company changes hands, pension plans can be changed, eliminated or reduced. If the company goes out of business, Wilma could lose all of her benefits and be in a great deal of financial difficulty. In order to receive benefits from a company that has gone out of business, its pension plan must be insured and even if insured, the benefits are usually lower than the original pension plan. Wilma has a lot to worry about.

Competency:

Duty Area: J Planning for the Future

Task: 12 Obtain Social Security card

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates the ability to obtain a social security card

Criteria: based on the satisfactory completion of assignment sheet 4 and/or test items.

Criterion-Referenced Test Item:

From a local telephone directory, find the office and location from which an individual can obtain a social security card. List the information below:

Office Name: ____________________

Location: ____________________

Competency:

Duty Area: J Planning for the Future

Task: 12 Obtain Social Security card

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates the ability to obtain a social security card

Criteria: based on the satisfactory completion of assignment sheet 4 and/or test items.

Criterion-Referenced Test Item:

Shane wants to check on the accuracy of his social security benefits so that he won't loose out on earned benefits. Explain what Shane needs to do.

Possible Answer:

Shane should request an earnings statement from the Social Security Administration Office. He needs to check the information he receives with his W-2 forms to see if the amount on his forms corresponds to the amount the Social Security Administration sent him.

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 13. Obtain government pensions (Social Security)

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates the ability to obtain a government pension

Criteria: based on the satisfactory completion of assignment sheet 4 and/or test items.

Criterion-Referenced Test Item:

Bart recently became disabled as a result of an injury on the job. Now he is out of work and has very little savings for himself and his family until he can go back to work. His doctor is unsure whether Bart will ever be able to go back to work due to the extent of his injuries. What agency does Bart need to contact and what resources can this agency offer him?

Possible Answer:

a. If Bart is eligible for social security and has his card, he should receive disability benefits. Social Security will provide him with a monthly income until he can get back on his feet.

b. Bart or another family member needs to contact the local Social Security Office and complete the necessary paperwork to start his benefits.

Competency:

Duty Area: J Planning for the Future

Task: 13 Obtain government pensions (Social Security)

Performance Objective:

Given: Given the content outline,

Task: the student demonstrates the ability to obtain a government pension

Criteria: based on the satisfactory completion of assignment sheet 4 and/or test items.

Criterion-Referenced Test Item:

Hester is nearing retirement and knows that she needs to be thinking about getting her social security benefits started in a few months. What does Hester need to do in order to start receiving her benefits.

Possible Answer:

Hester needs to contact her local Social Security Office now and provide them with proof of her age and her Social Security Card. Then the paperwork can be completed so that she can start receiving her benefits as soon as she retires.

Competency:

Duty Area: J Planning for the Future

Task: 14 Make an estate plan

Performance Objective:

Given: Given the content outline and transparency master 7,

Task: the student describes features on an estate plan

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Denise has been encouraged by her children to make out a will. She does as requested. After the will is completed, she stores the will in her safe deposit box for safekeeping. Has Denise made a good decision regarding the safekeeping of her will? Explain.

Possible Answer:

Denise needs to give a copy of her will to someone whom she trusts, her children or another relative. If she stores her will in her safe deposit box, it will be sealed upon death until the box is opened by tax inspectors. There could be considerable delay in settling her estate.

CONSUMER EDUCATION

Competency:

Duty Area: J Planning for the Future

Task: 14 Make an estate plan

Performance Objective:

Given: Given the content outline and transparency master 7,

Task: the student describes features on an estate plan

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which form of trust does **not** require an estate to go through probate?

a. community trust

b. * inter vivos trust

c. interim warrant trust

d. trustee trust

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	K	Recognizing the Citizen's Role in our Economy
Task:	1	Use economic principles

Performance Objective:

Given: Given the content outline and transparency masters 1, 2,

Task: the student describes economic principles

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which government agency regulates the money supply?

a. * Federal Reserve System

b. Bank of America

c. Department of Health and Human Services

d. Supreme Court

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: K Recognizing the Citizen's Role in our Economy

Task: 1 Use economic principles

Performance Objective:

Given: Given the content outline and transparency masters 1, 2,

Task: the student describes economic principles

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is the benefit enabling persons who cannot earn a living to receive income from the government?

a. tax regulations

b. license fees

c. banking systems

d. * transfer payments

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	K	Recognizing the Citizen's Role in our Economy
Task:	2	Fill out income tax exemptions form (W4)

Performance Objective:

Given: Given the content outline,

Task: the student analyzes tax exemptions

Criteria: based on the satisfactory completion of job sheet 2 and/or test items.

Criterion-Referenced Test Item:

Which results when there is a dependent claim on a W4 form?

a. * reduce amount deducted from salary

b. delay need to file tax form

c. increase overall tax payments

d. limit needs for salary increase

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	K	Recognizing the Citizen's Role in our Economy
Task:	2	Fill out income tax exemptions form (W4)

Performance Objective:

Given:	Given the content outline,
Task:	the student analyzes tax exemptions
Criteria:	based on the satisfactory completion of job sheet 2 and/or test items.

Criterion-Referenced Test Item:

Which is necessary when an employee marries or has children?

a. complete tax forms earlier

b. limit the number of tax forms filed

c. * refile W4 forms

d. seek help in completing tax forms

(NOTE: * represents correct response)

Competency:

Duty Area:	K	Recognizing the Citizen's Role in our Economy
Task:	3	Prepare income tax return

Performance Objective:

Given:	Given the content outline and transparency master 3,
Task:	the student demonstrates the ability to prepare an income tax return
Criteria:	based on the satisfactory completion of job sheet 3 and/or test items.

Criterion-Referenced Test Item:

Which income can be excluded from federal income tax?

a. salary earnings

b. * disability benefits

c. interest earned on savings

d. capital gains

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: K Recognizing the Citizen's Role in our Economy

Task: 3 Prepare income tax return

Performance Objective:

Given: Given the content outline and transparency master 3,

Task: the student demonstrates the ability to prepare an income tax return

Criteria: based on the satisfactory completion of job sheet 3 and/or test items.

Criterion-Referenced Test Item:

Which tax form is available for a single person who earns no interest, no dividends, and claims no deductions?

a. 1820F

b. 950SF

c. 1020A

d. * 1040EZ

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: K Recognizing the Citizen's Role in our Economy

Task: 4 Relate taxes to public services

Performance Objective:

Given: Given the content outline and transparency master 4,

Task: the student relates taxes to public services

Criteria: based on the satisfactory completion of job sheets 4, 5, and/or test items.

Criterion-Referenced Test Item:

Which is a recipient of local taxes?

a. * libraries

b. highways

c. national parks

d. national defense

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: K Recognizing the Citizen's Role in our Economy

Task: 4 Relate taxes to public services

Performance Objective:

Given: Given the content outline and transparency master 4,

Task: the student relates taxes to public services

Criteria: based on the satisfactory completion of job sheets 4, 5, and/or test items.

Criterion-Referenced Test Item:

Which uses a large portion of the federal budget?

a. recordkeeping

b. taxation

c. * transfer payments

d. legal defense

(NOTE: * represents correct response)

Competency:

Duty Area: K Recognizing the Citizen's Role in our Economy

Task: 5 Use public services

Performance Objective:

Given: Given the content outline,

Task: the student analyses use and abuse of public services

Criteria: based on the satisfactory completion of job sheet 5 and/or test items.

Criterion-Referenced Test Item:

Bob recently read a news report describing the activities of a special interest group, working to remove all federal government safety inspectors from private construction industry job sites. Bob feels that special interest groups have a right to do their own thing and it has no effect on him. What would you say to Bob about his assumption?

Possible Answer:

Bob is incorrect in his assumption. Even if he does not work in the construction industry, some of his neighbors may. If they are crippled, hurt, or killed on the job because of inadequate safety precautions, a large number of people may be affected by this special interest group action. Medical costs will rise, and more taxes will have to be used to care for the disabled and their families. In the long run, it affects Bob. Special interest groups tend to work for their own good versus the public good.

CONSUMER EDUCATION

Competency:

Duty Area:	K	Recognizing the Citizen's Role in our Economy
Task:	5	Use public services

Performance Objective:

Given: Given the content outline,

Task: the student analyses use and abuse of public services

Criteria: based on the satisfactory completion of job sheet 5 and/or test items.

Criterion-Referenced Test Item:

Which service is **not** provided through the welfare system?

a. employment information

b. public housing

c. * salary reimbursement

d. transfer payments

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: L Recognizing Careers in Consumer Education

Task: 1 Describe personal qualities and training required

Performance Objective:

Given: Given a situation,

Task: the student describes personal qualities and training required

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Jenna wants to develop her skills as a financial consultant. Where can she obtain training?

Possible Answers:

a. A junior college having a two-year program that will prepare her for entry-level occupations in consumer education.

b. Jenna can go to a four-year college.

c. She could enroll in a business school.

d. Jenna can attend a government training program.

e. Training programs are offered to prepare Certified Financial Planners.

CONSUMER EDUCATION

Competency:

Duty Area:	L	Recognizing Careers in Consumer Education
Task:	1	Describe personal qualities and training required

Performance Objective:

Given:	Given a situation,
Task:	the student identifies specific job training required
Criteria:	based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which would **not** be needed in consumer education occupations?

a. mathematics

b. computers

c. checking and verifying information

d. * estimating distances

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	L	Recognizing Careers in Consumer Education
Task:	2	Identify careers

Performance Objective:

Given: Given the content outline,

Task: the student identifies careers

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is **not** a career in consumer education?

a. appraiser

b. * patternmaker

c. credit analyst

d. market research analyst

(NOTE: * represents correct response)

Competency:

Duty Area: L Recognizing Careers in Consumer Education

Task: 2 Identify careers

Performance Objective:

Given: Given the content outline,

Task: the student identifies careers

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which career would be performed by a consumer education specialist?

a. upholstery estimator

b. electric distribution checker

c. license inspector

d. * Internal Revenue Service agent

(NOTE: * represents correct response)

Competency:

Duty Area: L Recognizing Careers in Consumer Education

Task: 3 Investigate working conditions and income of specific careers

Performance Objective:

Given: Given the Occupational Outlook Handbook,

Task: the student investigates working conditions and income of specific careers

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

List five working conditions typically found in a consumer education occupation.

Possible Answers:

a. Use computers

b. Analyze statistics

c. Personal consultations

d. Carry out research

e. Teach

f. Compute taxes

g. Handle securities

h. Write reports

i. Negotiate policies

k. Direct accounts

CONSUMER EDUCATION

Competency:

Duty Area: L Recognizing Careers in Consumer Education

Task: 3 Investigate working conditions and income of specific careers

Performance Objective:

Given: Given the *Occupational Outlook Handbook*,

Task: the student investigates working conditions and income of specific careers

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Describe the type of income a consumer educator can expect for a specific occupation in this area. Also identify the number of hours worked and fringe benefits, if any, on the particular occupation selected.

Possible Answer:

Answers to this item will vary depending on the particular issue of the *Occupational Outlook Handbook* used.

CONSUMER EDUCATION

Competency:

Duty Area: M Identifying Types of Small Businesses

Task: 1 Describe home-based home economics businesses

Performance Objective:

Given: Given a situation,

Task: the student describes home-based home economics businesses

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which would be the occupation of a person who has passed a test qualifying him/her to help people having financial difficulties by, devising budgets, monitoring spending habits, and planning for consolidation loans?

a. * certified financial planner

b. tax assessor

c. rate analyst

d. commodities broker

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	M	Identifying Types of Small Businesses
Task:	1	Describe home-based home economics businesses

Performance Objective:

Given: Given a situation,

Task: the student describes home-based home economics businesses

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is **not** required in managing a home-based business?

a. a work area

b. communications

c. * supervision

d. time schedules

(NOTE: * represents correct response)

Competency:

Duty Area: M Identifying Types of Small Businesses

Task: 2 Assess personal skills and resources to be an entrepreneur

Performance Objective:

Given: Given a situation,

Task: the student assesses personal skills and resources to be an entrepreneur

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which needs to be a characteristic of an entrepreneur?

a. rich

b. outgoing

c. successful

d. * motivation

(NOTE: * represents correct response)

Competency:

Duty Area: M Identifying Types of Small Businesses

Task: 2 Assess personal skills and resources to be an entrepreneur

Performance Objective:

Given: Given a situation,

Task: the student assesses personal skills and resources to be an entrepreneur

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Jeff says that he wants to be an entrepreneur. He is a person who takes things easy. Frequently he is late for school, talks about his employer behind his back, and says that once he is on his own, he will not have to answer to anyone or punch a time clock. What does Jeff need to know about entrepreneurship?

Possible Answer:

Jeff errs in terms of perceptions. In order to be a successful entrepreneur, you must be highly motivated, set goals for yourself, and measure your own effectiveness; if you have clients, you must meet their needs at the times they set for you. At this point, Jeff doesn't have entrepreneurial qualities.

Competency:

Duty Area: M Identifying Types of Small Businesses

Task: 3 Compare advantages and disadvantages of owning a business and working for an employer

Performance Objective:

Given: Given the content outline,

Task: the student compares advantages and disadvantages of owning a business and working for an employer.

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Write "A" before the advantages of owning a business and "D" before the disadvantages of owning a business.

A 1. set your own schedule

D 2. find your own clients

A 3. decide how profits are used

D 4. provide health insurance

D 5. find sufficient financing

CONSUMER EDUCATION

Competency:

Duty Area: M Identifying Types of Small Businesses

Task: 3 Compare advantages and disadvantages of owning a business and working for an employer

Performance Objective:

Given: Given the content outline,

Task: the student compares advantages and disadvantages of owning a business and working for an employer.

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which is **not** a necessary requirement for being self employed?

a. * graduate from college

b. organize activities

c. set goals

d. manage time

(NOTE: * represents correct response)

Competency:

Duty Area:	N	Developing Leadership Through Future Homemakers of America
Task:	1	Define leadership

Performance Objective:

Given: Given a list of home, school, and community leaders,

Task: the student recognizes leadership positions

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Who is our state leader?

1. attorney general
2. * governor
3. chairperson
4. president

(NOTE: * represents correct response)

Competency:

Duty Area:	N	Developing Leadership Through Future Homemakers of America
Task:	1	Define leadership

Performance Objective:

Given: Given a list of home, school, and community leaders,

Task: the student recognizes leadership positions

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Write the name of the current official beside the position he/she fills.

1. Governor________________________________
2. State FHA/HERO President________________________________
3. State Representative________________________________
4. Mayor________________________________
5. Chapter FHA/HERO President________________________________
6. Missouri State FHA/HERO Advisor________________________________
7. National FHA/HERO President________________________________
8. Principal________________________________
9. Superintendent________________________________
10. Regional FHA/HERO President________________________________
11. Homemaker________________________________

Competency:

Duty Area: N Developing Leadership Through Future Homemakers of America

Task: 1 Define leadership

Performance Objective:

Given: Given information presented in class,

Task: the student identifies/writes a definition of leadership

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Write "T" before the statement that is true and "F" before the statement that is false.

T 1. Leadership involves both leading and following.

T 2. Leadership reaches out and shares personal skills and resources.

F 3. Leadership is an autocratic process.

F 4. Leadership traits are inherited.

Competency:

Duty Area:	N	Developing Leadership Through Future Homemakers of America
Task:	1	Define leadership

Performance Objective:

Given: Given information presented in class,

Task: the student identifies/writes a definition of leadership

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which description defines leadership?

a. responsible for the success of the chapter

b. plans, organizes, controls, and coordinates meetings

c. * encourages other students to participate and work toward group goals

d. emphasizes getting the job done without considering the feelings of others

(NOTE: * represents correct response)

Competency:

Duty Area: N Developing Leadership Through Future Homemakers of America

Task: 2 Identify leadership qualities and skills

Performance Objective:

Given: Given a list of traits,

Task: the student identifies leadership qualities

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Which traits are good leadership qualities?

a. communicates well, involves everyone, and demands own way

b. * manages time well, accepts responsibility, and encourages participation

c. selects friends for chairpersons, communicates well, and takes pride in the organization

d. regimented, motivated by self-interest, and manages resources well

(NOTE: * represents correct response)

Competency:

Duty Area: N Developing Leadership Through Future Homemakers of America

Task: 2 Identify leadership qualities and skills

Performance Objective:

Given: Given a list of traits,

Task: the students identifies leadership qualities

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Write "T" before the statement that is true and "F" before the statement that is false.

T 1. The chapter president demonstrates good leadership by making members feel welcome.

CONSUMER EDUCATION

Competency:

Duty Area:	N	Developing Leadership Through Future Homemakers of America
Task:	2	Identify leadership qualities and skills

Performance Objective:

Given:	Given a list of skills or a case study/situation,
Task:	the student identifies leadership skills
Criteria:	based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Write "T" before the statement that is true and "F" before the statement that is false.

F 1. The president should ask for the treasurer's report before the minutes are read, when using correct parliamentary procedure in following an agenda.

Competency:

Duty Area: N Developing Leadership Through Future Homemakers of America

Task: 2 Identify leadership qualities and skills

Performance Objective:

Given: Given a case study/situation,

Task: the statement identifies leadership skills

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

During FHA/HERO week, the Consumer Education Class sponsored a school assembly on consumer awareness. Students assumed responsibilities for various jobs. Which member demonstrated positive leadership skills?

a. Sally's publicity posters were scheduled to be up by Tuesday, but were found in her locker on Wednesday.

b. John's duty was to set up chairs in the assembly hall Wednesday after school; he chose to attend basketball practice instead.

c. * Katherine contacted the speaker and arrived early to greet him/her.

d. Jason set up the public address system, without allowing time to test it.

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area: N Developing Leadership Through Future Homemakers of America

Task: 3 Demonstrate leadership qualities and skills

Performance Objective:

Given: Given FHA/HERO bylaws/programs,

Task: the student determines how to become an FHA/HERO leader

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Rank the steps followed to achieve Power-of-One recognition using letters a, b, c, d, e.

a 1. select a module

d 2. confer with measurement team

c 3. form and carry out plan of action

b 4. complete check list and determine goal

e 5. submit evidence to state office

CONSUMER EDUCATION

Competency:

Duty Area: N Developing Leadership Through Future Homemakers of America

Task: 3 Demonstrate leadership qualities and skills

Performance Objective:

Given: Given FHA/HERO bylaws/programs,

Task: the student determines how to become a leader in one FHA/HERO event

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Jennifer and Aaron want to attend the National FHA/HERO Leadership Meeting. They chose STAR Events as their goal. Rank the order of their route to achieve their goal using letters a, b, c, d, e.

c 1. compete/win at District STAR Events

b 2. compete at regional level (optional)

a 3. planning process at chapter level

d 4. compete/win at State STAR Events

e 5. compete at National STAR Events

CONSUMER EDUCATION

Competency:

Duty Area: N Developing Leadership Through Future Homemakers of America

Task: 3 Demonstrate leadership qualities and skills

Performance Objective:

Given: Given a problem,

Task: the student demonstrates leadership qualities

Criteria: based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

The National FHA/HERO Week Committee cannot agree on which activities to present to the chapter. Which committee member's statement exemplifies good leadership skills?

1. "I know everyone wants to have a dance."
2. * "Let's list all the possibilities."
3. "No one wants to do that."
4. "Red and white day is always Friday."

(NOTE: * represents correct response)

CONSUMER EDUCATION

Competency:

Duty Area:	N	Developing Leadership Through Future Homemakers of America
Task:	3	Demonstrate leadership qualities and skills

Performance Objective:

Given:	Given a problem,
Task:	the student uses leadership skills
Criteria:	based on satisfactory completion of assignment sheet(s), job sheet(s), and/or test items.

Criterion-Referenced Test Item:

Bob and Susan are participating in a local FHA/HERO meeting. Susan has the floor but Bob interrupts to express his opposing opinion. How do the rules of parliamentary procedure solve this problem? Check all of the correct solutions.

1. * Any member calls for a point of order.
2. * The chairperson or parliamentarian rules Bob out of order.
3. Only agreeing opinions can be discussed.
4. The advisor rules Bob out of order.
5. * Bob may express his opinion when recognized by the chair.

(NOTE: * represents correct response)